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EIGHTEENTH YEAR

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REFUNDING THE PUBLIC DEBT.

The interest-bearing public debt of the United States on March 14, 1900, amounted in principal to $1,026,826,120, of which $839,146,340, or nearly four-fifths outstanding, would have matured and been required to be paid or extended within the next eight years. To have paid off this part of the public debt within such time would have required an average annual expenditure exceeding $100,000,000. Even with the Treasury in the superb condition it now is, and has been for several years, the payment of so large a sum could not be provided for except by additions to the revenue. An increase in taxes would not have been looked upon with favor, following the burdens of the war with Spain, and so the alternative would probably have been resorted to, when the day of maturity came, of postponing the payment of the public debt upon the best terms possible. In the midst of the present era of remarkable prosperity the idea was conceived of refunding a portion of these soon-maturing obligations. The opportunity was regarded as being better than might again offer. Thus it came about that the authorities interested in the currency and banking reform movements included in the measure intended to bring about those ends a plan for refunding the old 3's of 1908, $198,791,440, the 4's of 1907, $545,345,200, and the 5's of 1904, $95,009,700. These classes aggregated $839,146,340.

The Secretary of the Treasury was authorized to issue, in exchange for these bonds, an equal amount of bonds payable after thirty years at the pleasure of the United States, bearing interest at the rate of 2 per cent per annum. These new bonds, now known as the 2 per cent consols, were made payable, principal and interest, in gold coin of the present standard value.

The new bonds were to be issued at not less than par. There were some who doubted the ability of the Government to issue at par a bond bearing so low a rate of interest as 2 per cent; but the success of the refunding operations has demonstrated completely that the present state of the public credit and faith in the security of the future are no longer questioned anywhere. The surrender of bonds of the old issues began immediately upon the approval of the act by the President and the issuance of a circular by the Secretary of the Treasury March 14, 1900.

This circular contained the announcement that the Secretary, in the exercise of the discretion given him by the act, would reserve the right to suspend the exchange of bonds whenever in his opinion the interests of the Government might be best served thereby. The Secretary also reserved the right to change the terms of exchange which were to the effect that the outstanding bonds might be surrendered at a valuation equal to their present worth, to yield an income of 2¼ per cent per annum; the 2 per cent bonds to be issued at par in amounts equal to the par value of the bonds surrendered and the sum representing the difference between the present worth of the surrendered bonds and their par value to be paid to the owners of the bonds by the Treasurer of the United States. The reservation of the right to change the terms of exchange contemplated either requiring a bonus or premium upon the 2 per cent bonds or requiring the holders of bonds outstanding to surrender the same in exchange for the new bonds at a rate yielding an income greater than 2¼ per cent per annum. During the course of the operations this right was not availed of and no change was made in the terms of exchange during the entire nine months and a half the books were open. At the end of that period, in accordance with a previous notice, the Secretary of the Treasury on December 31, 1900, closed the books, except to some few cases of proposed exchange where special pledges were given that bonds were on the way to the department, in which cases the Secretary held open the books until January 5th.

The refunding was successful in all respects. Holders of old bonds voluntarily offered for exchange into 2 per cents, out of $839,000,000 originally outstanding, about $444,000,000. The public debt is, of course, in much better condition for retirement than before. Instead of being required to provide for an annual interest charge for the next eight years of more than $100,000,000, the Treasury will now have to provide for less than $50,000,000 annually; and as this latter sum represents about the present annual sinking fund requirement, it is altogether feasible to make retirement of this amount by the purchase of outstanding bonds, should, of course, revenues continue good and the price of bonds be not exorbitant.

In placing the early-maturing outstanding interest-bearing debt in better position for retirement, and in providing for the continuance of a portion of it over a longer period of years, the Government has effected a substantial saving, resulting from the difference between the interest that will now have to be paid on the portion of the debt refunded and what would have had to be paid in case it had not been refunded. Thus, according to the latest complete statement, that

for December 29, 1900, it appears that on the amount refunded up to that date—$430,735,850—the Government made a profit of $10,617,638, which profit accrued by reason of the payment of $42,161,582 in premiums, thus canceling future interest payments to the amount of $52,779,220, which would have had to be paid between March 14, 1900, and July 1, 1908, the difference, $10,617,638, being the net saving. The premiums paid, $42,161,582, are really an anticipation of $52,779,220 future interest extending over the coming eight years' period, so that it appears that the annual interest charge for each of those eight years will not be so large by several million dollars as they would have been had there been no refunding. This point was illustrated by the Secretary of the Treasury, in his annual report to Congress December 1st last, wherein he pointed out that an effect of the operation was to reduce the charge upon the Treasury for the payment of interest from the dates of refunding to February 1, 1904, by the sum of about $7,000,000 annually; from February 1, 1904, to July 1, 1907, by about $5,000,000 annually, and for the thirteen months ending August 1, 1908, by about $1,000,000. Of course, since December 1, 1900, these amounts have changed considerably by reason of the greater magnitude of the operations, complete details of which are not yet available.

The success of the refunding has been due to two causes, one being sentimental—namely, faith in our magnificent public credit—and the other a recognition of the better basis which the new 2 per cent consols offer as security for the circulating notes of national banks. The new bonds will be held largely by national banks, to be used as security for such circulation. In the operations to and including January 4, 1901, the banks exchanged a total of $265,513,450, while the individual exchanges aggregate $177,667,100. An indication of how the various classes subject to refunding were effected may be had from the statement of December 29, 1900, wherein it appears that of $430,735,850 then refunded, $96,112,800 were 3's of 1908, $264,131,300 were 4's of 1907 and $70,491,750 were 5's of 1904.

The Secretary of the Treasury still has authority under the law to resume refunding should he deem it proper to do so. Whether or not there will be a resumption will depend largely upon whether the interests of the Treasury seem to require it at any time in the future.

Great pains have been taken to conduct the refunding operations with business promptitude. No delays have been encountered by those presenting bonds for exchange. Checks have been forwarded daily for premiums paid, and notwithstanding the transactions were of great magnitude there has been no friction of any kind.

FRANK A. VANDERLIP,
Assistant Secretary of the Treasury.

AMERICAN BANK IN HOLLAND.

A new American bank has been organized in Rotterdam with a capital of about $8,000,000, a little more than one-fifth of which is paid up. The institution has been inaugurated mainly for the advancement of American trade in Holland, and will bear the name of Deposito en Administratie Bank.

REPORT BY DIRECTOR OF THE MINT.

The forthcoming report of the Director of the Mint will show that the coinage of the past year was in excess of that executed in any previous year in the history of the service, aggregating 184,373,793 pieces of the value of $141,351,-960.36, as compared with 122,270,945 pieces of the value of $135,855,676.79 in the last fiscal year. The value of the gold coinage was slightly below that of the previous year, being $107,937,110, as compared with $105,177,180. The coinage of silver dollars was $18,244,984, as compared with $18,254,709 in the previous year. The chief increase was in the output of subsidiary and minor coins, which surpassed all records and may doubtless be attributed to the extraordinary activity of retail trade throughout the country. The coinage of subsidiary silver amounted to 57,114,270 pieces of the value of $12,876,849.15, and of minor coins to the extraordinary total of 101,301,753 pieces, of the value of $2,243,017.21. While the subsidiary and minor coins do not count up into great sums in value, they keep a great many presses busy and the above totals signify a great deal of work.

The total deposits of gold were not so great as in the previous year, the imports of bullion showing a decline; but the deposits of domestic bullion again surpassed all records, amounting to $87,458,836.23, against $76,252,487.23 last year.

The seigniorage on the coinage of silver dollars, subsidiary and minor coins, during the year amounted to $10,286,302.50.

For the last four years the fund for the purchase of metal for minor coinage has been inadequate to enable the mint to supply promptly the demands for minor coins at certain seasons of the year, especially from September 1st to January 1st. In fact, for the last two years the demand has continued with more or less activity throughout the entire year. When this fund was created by act of February 28, 1873, the demand for minor coins was inconsiderable as compared with the present (which in the year 1900 has been unprecedented), and the fund was then ample for the purchase of the metal required from which to manufacture the one-cent bronze and five-cent nickel pieces sufficient to supply all demands. Within the past two years the price of metals entering into the manufacture of minor coinage has advanced and necessitates a larger sum of money than heretofore to purchase the same weight of metal, in addition to which increased coinage requires a greater amount of metal with which to meet same. The minor coinage metal fund should be increased to $250,000 as a maximum and it is recommended that Congress be requested to provide for an increase to that sum.

Under the provisions of the Revised Statutes the manufacture of all the minor coins is restricted to the mint at Philadelphia. At the time this provision was enacted the demand for such coins was confined principally to the eastern, middle and western states east of the Missouri River, but in recent years there has been a very heavy increase not only in the section named, but which has extended to the southwestern states and the Pacific coast, and has become so

great that at times much difficulty has been experienced at the Philadelphia mint to furnish at all times an adequate supply. Much relief will be afforded if the mints at San Francisco and New Orleans are authorized to manufacture one-cent bronze and five-cent nickel pieces, and the demand for the southwestern and Pacific coast states and territories could be supplied much more economically than at present.

The deposits of gold bullion at the mints and assay offices of the United States during the fiscal year ended June 30, 1900, exclusive of redeposits, were of the value of $133,920,119.59, against $143,497,190.65 reported the previous year.

Deposits of bullion may be made at a mint or assay office for conversion into bars for the convenience of the depositor. When delivered to him and disposed of by him they frequently find their way to another one of the Government institutions, and are there classified as redeposits. The same applies to transfers of bullion between the mints and assay offices.

The aggregate of all deposits including redeposits is the total of metal operated upon in the year by the mint service. This total of gold bullion received in the fiscal year ended June 30, 1900, was 10,941,017,499 standard ounces of the value of $203,553,813.88, against 11,888,668,521 standard ounces of the value of $221,184,530.61 reported the previous year.

The deposits of domestic bullion amounted to 4,700,912,449 standard ounces, of which 1,123,021,152 standard ounces were in a crude condition direct from the miners operating in the various states, 887,841,976 standard ounces of refinery bars (less than 0.992 in fineness) and 2,690,049,321 standard ounces of refined bars (fineness 0.992 and over), being bullion received from private refineries, chlorination and cyanide works.

Uncurrent and mutilated domestic gold coin received for recoinage contained 74,663,946 standard ounces, of the coinage value in new coin of $1,389,096.68. Of this amount 53,148,226 standard ounces were received over the counter and 21,515,720 standard ounces were received on transfers from the Treasury.

Foreign bullion containing 1,221,208,075 standard ounces, of the value of $22,720,150.22, was also received, of which 1,048,364,218 standard ounces were unrefined and 172,843,857 standard ounces were refined previous to its receipt.

Including silver contained in gold deposits, the deposits and purchases of silver during the fiscal year ended June 30, 1900, exclusive of redeposits, amounted to 11,396,137.41 standard ounces, against 14,073,434.20 standard ounces reported for the previous year.

Deposits of silver bullion may be made at a mint or assay office for conversion into bars, and these, when delivered to the depositor and disposed of by him, may find their way to another one of the Government institutions. These bars bearing the stamp of the mint service are then classified as redeposits.

The aggregate of all deposits and purchases, including redeposits, at all the mints and assay offices shows the total operations of the mint service. This aggregate of silver received in the fiscal year was 30,251,652.09 standard ounces.

The deposits of domestic bullion amounted to 5,531,086.26 standard ounces, of which 435,296.07 standard ounces were in a crude condition direct from miners operating in various states, 96,142.38 standard ounces of refinery bars (less than 0.992 in fineness) and 4,996,847.81 standard ounces in refined bars (fineness of 0.992 and over) being bullion received by private refineries, chlorination and cyanide works.

Uncurrent and mutilated domestic coins were received for recoinage containing 3,986,657.55 standard ounces of the coinage value in silver dollars equal to $4,639,019.69, or the coinage value in new subsidiary coins equal to $4,960,070.60.

Coinage operations were conducted during the fiscal year 1900 at the mints at Philadelphia, San Francisco and New Orleans and amounted to 184,373,793 pieces, of the value of $141,351,960.36, which includes 50,000 Lafayette souvenir silver dollars.

The coinage of nickel and bronze is confined by law to the mint at Philadelphia, at which institution 101,301,753 pieces of the value of $2,243,017.21 were manufactured.

The following table exhibits the coinage by denominations, pieces and value:

Denomination.	*Pieces.*	*Value.*
Gold—		
Double eagles	3,924,635	$ 78,492,700.00
Eagles	2,177,934	21,779,340.00
Half eagles	1,505,811	7,529,055.00
Quarter eagles	54,406	136,015.00
Total gold	7,663,786	$107,937,110.00
Silver—		
Standard dollars	18,244,984	$ 18,244,984.00
Lafayette souvenir dollars	50,000	50,000.00
Total dollars	18,294,984	18,294,984.00
Subsidiary—		
Half dollars	10,689,717	5,344,858.50
Quarter dollars	19,263,569	4,815,892.25
Dimes	27,160,984	2,716,098.40
Total subsidiary	57,114,270	$ 12,876,849.15
Total silver	75,409,254	$ 31,171,833.15
Minor—		
Five-cent	30,749,992	$ 1,537,499.60
One-cent	70,551,761	705,517.61
Total minor	101,301,753	$ 2,243,017.21
Total coinage	184,373,793	$141,351,960.30

The standard silver dollars embraced in the above table ($18,244,984) were coined from the balance of silver bullion on hand, purchased under the act of July 14, 1890, and contained 15,679,283.13 standard ounces of silver, costing $12,767,731.85. The seigniorage or profit on the coinage was $5,477,252.15.

Of the subsidiary coinage—$12,876,849.15—executed during the year $4,765,512.75 was from bullion received from the Treasury for recoinage and $8,111,336.40 from silver bullion purchased under the provision of section 3526 of the Revised Statutes.

The loss on the recoinage of $1,401,454.50 in worn and uncurrent gold coins was $12,352.82 and the loss on the recoinage of worn and uncurrent silver coins was $300,981.39.

The number of pieces of domestic coin manufactured by the mints of the United States during the fiscal years 1899 and 1900 and the increase or decrease in the number of pieces coined in the last year named is shown in the following table:

Classification of Coinage.	*Fiscal Year* 1899. *Pieces.*	1900. *Pieces.*	*Increase* 1900. *Pieces.*	*Decrease.* 1900. *Pieces.*
Gold coin	8,991,473	7,662,766	.....	1,328,687
Silver dollars	18,254,709	18,244,984	.....	9,725
Subsidiary silver coins	45,492,677	57,114,270	11,621,593	.....
Minor coins	49,532,086	101,301,753	51,769,667	.....
Total	122,270,945	184,323,793	63,391,260	1,338,412

The value of the domestic coinage executed by the mints of the United States during the fiscal years 1899 and 1900 and the increase or decrease in the nominal value of the coinage during the year named is shown by the following table:

Classification of coinage.	*Fiscal Year.* 1899.	1900.	*Increase.* 1900.	*Decrease.* 1900.
Gold coins	$108,177,180.00	$107,937,110.00	$	$240,070.00
Silver dollars	18,254,709.00	18,244,984.00	.....	9,725.00
Subsidiary silver coins	9,466,877.65	12,876,849.15	3,409,971.50	.....
Minor coins	956,910.14	2,243,017.21	1,286,107.07	.....
Total	$136,855,676.79	$141,301,960.36	$4,696,078.57	$249,795.00

The number of silver dollars coined from bullion purchased under the act of July 14, 1890, from August 13, 1890, to June 30, 1900, aggregated 115,250,950 pieces, containing 89,139,406.63 ounces of fine silver, costing $83,963,270.94, giving a seigniorage of $31,287,679.06. All profits on the coinage of silver dollars are deposited in the Treasury of the United States.

The aggregate number of silver dollars coined from March 1, 1878, to June 30, 1900, under the provisions of the acts of February 26, 1878, July 14, 1890, and March 3, 1891, was $498,496,215.

The purchasing clause of the act of July 14, 1890, having been repealed on November 1, 1893, the purchase of silver bullion by the Government since that date has been confined to the silver contained in deposits of gold bullion, fractions of silver for return in fine bars, the amount retained in payment for charges on silver deposits, surplus bullion returned by the operative officers at the annual settlement at the close of the fiscal year and uncurrent domestic silver coin purchased under section 3526 of the Revised Statutes for subsidiary coinage.

The fluctuations in the price of silver in the London market during the twelve months ending June 30, 1900, were not of a wide range, the lowest price being 26 5-8d. and the highest price 28 9-16d.

The average price of silver for the year, based upon daily London quotations, was 27.3750d., equivalent at par of exchange to $0.60017 per ounce fine in United States money; at the lowest price, 26 5-8d., the equivalent in United States money of an ounce fine, was $0.58365, and at the highest price, 28 9-16d. it was $0.62612. At the lowest price, 26 5-8d., for the year, the bullion value of the silver dollar was $0.45141; at the highest price, 28 9-16d., $0.48426, and at the average price, 27 3-8d., $0.46419.

At the highest market price for silver during the year the commercial ratio of silver to gold was as 1 to 33.01; at the lowest price, 1 to 35.41; at the average price, 1 to 34.44.

The number of grains of pure silver purchasable with one dollar in United States money at the highest price for silver during the year was 765,029 grains, at the lowest price 822,410 grains and at the average price 799,773 grains.

The total value of gold imported into the United States during the fiscal year 1900 was $44,573,184. Foreign gold bullion of the value of $9,938,720, of which amount $2,701,521 came from Mexico, $2,698,297 from British Columbia, $2,495,556 from Great Britain and the remainder from various countries.

Foreign gold coins of the value of $12,373,122 were received, of which $4,465,100 came from Japan, $4,285,020 from British Australasia, $1,651,601 from the West Indies, while the greater part of the remainder came from Canada, France and Great Britain.

Gold ore of the value of $13,611,486 was imported, the greater part of which came from British Columbia and Canada, while Mexico furnished $1,555,515.

There were returned to this country $8,659,856 in United States gold coins, of which amount $6,556,375 came from Canada, $948,323 from the West Indies, $280,532 from Central America, $511,140 from the Hawaiian Islands and the remainder from various countries.

The total gold imports were as follows:

Items.	*Value.*
Foreign bullion	$ 9,928,720
Foreign coin	12,373,122
Gold contained in ore	13,611,486
Total foreign	$35,913,528
United States coin	8,659,856
Total imports	$44,573,184

The total value of gold exported from the United States during the fiscal year was $48,266,759, which includes domestic and foreign material.

Domestic gold bullion valued at $15,970,791 was exported, including fine gold bars manufactured at the United States assay office, which contained 773,830 ounces, of the value of $15,654,871, of which amount $11,649,660 went to France, $4,000,709 to Germany and a small shipment of $4,502 to Mexico.

Of the balance ($315,920) of the exports of bullion, $310,770 was shopped over the Canadian border.

The exports of foreign gold bullion amounted to $649, which went to Canada.

The exports of domestic gold coin amounted to $30,674,511, of which $14,877,400 went to Great Britain, $5,759,935 went to Canada, $3,752,295 to South America, $1,900,000 to France, $1,536,322 to the West Indies, $1,903,480 to Hawaii and the balance to other countries.

The exports of foreign gold coin amounted to $1,532,217, of which the greater amount went to the West Indies and to France.

Gold contained in domestic ores exported amounted to $48,591, which went to Germany, England and Canada.

The gold exports were as follows:

Items.		*Value.*
Domestic bullion (U. S. assay office bars)		$15,654,871
Other domestic bullion		315,920
Domestic coin		30,674,511
Gold contained in ore		48,591
Total domestic		$46,693,893
Foreign bullion re-exported	$ 649	
Foreign coin	1,532,217	
Gold contained in foreign ore	40,000	1,572,866
Total gold exports		$48,266,759

The total value of silver imports during the fiscal year was $35,256,302.

During the year there was imported $10,364,222 ounces of foreign silver bullion of the commercial value of $6,306,756, of which $5,570,175 came from Mexico and $655,805 from Central American states.

Foreign silver coin of the value of $4,463,579 was imported, of which $1,328,319 was from Mexico, $398,381 was imported from Central American states and the remainder from various countries.

Foreign ore of the value of $24,219,950 was imported, of which $20,624,508 was received from Mexico, $1,582,209 from Chile and $1,329,582 from British Columbia.

United States silver coins of the value of $266,017 were returned to this country, $123,635 of which came from British possessions.

The total silver imports were as follows:

Items.	*Amount.*
Foreign bullion	$ 6,306,756
Foreign coin	4,463,579
Silver contained in ore	24,219,950
Total foreign	$34,990,285
United States silver coin	266,017
Total imports	$35,256,302

The total value of silver exports was $56,712,275, which includes domestic

and foreign material. Domestic bullion containing 86,357,766 ounces of the invoiced value of $51,811,232 and foreign bullion containing 60 ounces of the value of $38 was exported, the greater part of which went to Great Britain.

Domestic silver coins of the value of $468,431 were exported, of which $360,173 was shipped to Santo Domingo and $116,110 forwarded to Hawaii. Foreign silver coin valued at $1,247,892 was also exported, principally to Hongkong, Great Britain and Canada.

The exports of silver contained in ore amounted to $184,682, which went to Great Britain, Germany and the Netherlands.

Accepting the calculations of previous years as a basis and making the calculation for changes in the stock during the past year by the same method that has been pursued for many years, the figures arrived at for the stock of gold and silver coin in the United States on July 1, 1900, are as follows: Gold, $921,258,733, and silver, $579,120,932; a total of $1,500,379,665.

During the past year an investigation has been begun which is not yet concluded, but which has proceeded far enough to indicate that some revision of the Treasury estimates for the stock of gold coin in circulation is required. Errors and omissions comparatively unimportant in any one year, if cumulative for a term of years, affect conclusions to a degree that calls for correction, and although the reduction in the estimate will be unimportant as compared with the great aggregate, which unquestionably exceeds the gold stock of any other nation, it is important enough to be made.

The increase in the total stock of money on July 1, 1900, amounting to $316,455,194, or nearly 12 per cent over the stock on July 1, 1899. Of this amount the increase in the total metallic stock was $79,658,046, or nearly 5 per cent, and the increase in the total stock of paper currency $236,797,148—i. e., an expansion of more than 20 per cent within the fiscal year. The increase in gold coin was $78,276,000 and in standard silver dollars $17,500,959, while the stock of gold bullion was reduced by $6,702,241 and that of silver bullion by $17,603,-862.

The increase of gold and silver coin and bullion in the Treasury was $132,-872,521, and in the amount of paper money, $28,289,538, a total increase in the Treasury of $167,162,059. In reality, however, there was the hoarding of gold and silver in the Treasury, the increase in the metallic stock being more than offset by the increase of the amount of outstanding gold certificates from $32,-655,919 to $200,733,019, an addition to the circulation of the country of $169,-077,100.

At the same time the metallic stock in the national banks fell from $301,-091,018 on June 30, 1899, to $210,312,299 on June 29, 1900, a decrease of $90,778,719. Taking gold coin alone, the decrease appeared still larger—viz., $92,327,670, from $236,185,618 held on June 30, 1899, to $193,857,948 June 29, 1900 (in both cases including clearing-house gold certificates). In reality, however, the larger part of the gold lost by the national banks was merely replaced by Treasury gold certificates; the increase in the amount of the latter held by the national banks during the year being $78,111,040.

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ASTOR, LENOX AND TILDEN FOUNDATIONS

The amount of paper money (including gold certificates) held by national banks June 29, 1900, was $326,830,015, while the amount held on June 30th of the year previous was $216,223,327, an increase of $110,606,683, making a net increase in the total stock of money in national banks amounting to $19,827,969, out of the total increase of $316,455,194, or but slightly over 6 per cent of the total increase of the stock of money in the country.

Regarding the ownership of gold and silver in the United States, the Government Treasury possessed gold to the amount of $222,899,773 and the national banks $295,121,378, while $516,418,113 is assigned to private and state banks, individual hoards and general circulation. The amount in the Government Treasury and in the national banks is known, but the other sum is obtained by subtracting the amounts in the Treasury and national banks from the total amount calculated to be in the country. Its accuracy, therefore, depends upon the accuracy of the estimates for the stock in the country, and these have at times been called in question.

The estimate of the amount of silver in the country has not been questioned, but several elements of uncertainty enter into the figures for the stock of gold coin which do not affect the calculations as to silver coin. The latter is worth so much more as money than as bullion that it is not liable to be exported or melted for consumption in manufactures, while our gold coin flows freely out and in between this and foreign countries and the stock is more or less depleted every year by use in the manufactures and industrial arts.

The present estimate of the stock of gold coin in this country is based upon an estimate made by Dr. Linderman, director of the mint in 1878. At that time there was no gold in circulation except on the Pacific coast, and he made up his figures by taking the gold in the Treasury and national banks and adding to it an allowance of $20,000,000 for the amount in circulation on the Pacific coast and $10,000,000 for the amount held by private banks and hoarded in other parts of the country. To this reasonable original estimate has been added each year the coinage of the mints and the amount of domestic gold coin imported, and subtracted each year the amount recoined and exported, and an allowance for the amount believed to have been consumed in the industrial arts. If these additions and deductions were made with absolute accuracy there could be no error in the calculation from year to year, but unfortunately it is impossible to make them with perfect certainty. It cannot be known exactly how much gold coin is melted in any given year for the manufacture of jewelry, the use of dentists and for all of the other uses to which it is known to be diverted. It cannot be known exactly how much gold coin is carried out of the country on the persons of travelers and which does not figure in the customs returns. Finally, it has been developed that the customs returns have sometimes been erroneous, in that foreign domestic coin were confused and coin and bullion confused. The customs returns of gold coin carried by express between this country and Canada have been found to be very faulty for certain years, the customs officials of the United States and of Canada being wide apart in their figures.

For the eighty years ending with 1892, the consumption of gold coin in the

arts and manufactures was annually fixed at $3,500,000. Since 1893 it has been fixed at $1,500,000. The special inquiry conducted by the Bureau of the Mint for 1899 develops a consumption of $3,365,376 by 30,000 firms and individuals. From this result the wisdom of so large a reduction in the estimate for the six previous years may be doubted, although the consumption during the period of commercial depression was probably less than in 1899 or 1892.

An allowance of at least $500,000 per year should be made for gold coin permanently lost to the circulation by being carried out of the country in the pockets or immediate possession of travelers, and it may be said that in all there are reductions aggregating not less than $50,000,000.

DEMAND FROM INDIA FOR SILVER.

Notwithstanding the fact that the currency of India has been placed upon the gold basis and great quantities of that metal are flowing into the country, India still has to purchase immense quantities of silver for the coinage of rupees to supply sufficient money to carry on the trade of the empire.

In September, 1899, the government of India held about 13 1-2 crores of silver (one crore equals about $5,000,000), while in September, 1900, the holdings were less than 5 crores. The government, however, during the last year has purchased silver sufficient to coin 8 1-2 crores of rupees. Thus India has absorbed in a little over twelve months no less than 17 1-2 crores of silver rupees.

Since September 15th of last year she has also purchased $5,000,000 of silver, which is sufficient to coin about 2,300,000 rupees at the current commercial rate of that product. Excluding this purchase, the net absorption of India for currency purposes during the year has been not less than 15,000,000 rupees. For the coinage of 15 crores about 50,000,000 ounces of silver are required, and this represents the amount of silver which India has absorbed for currency purposes during one year. It is said that 10,000,000 ounces of silver have also been bought for use in the industrial arts, for ornaments, etc. Had the whole of this amount fallen upon the present silver production, a much greater rise in the price of that metal than has occurred would have been apparent. Out of this quantity 30,000,000 ounces were secured by a reduction of the stock of silver rupees in the Indian currency reserve. The silver reserve, however, has now been reduced to the point where a further reduction would be likely to impair the currency system; and further demands will have to be realized from new purchases of silver.

The world's production of silver is not much over 160,000,000 ounces. Of this amount, India's requirements during the last year have been equal to nearly 40 per cent. At the time of the closing of the Indian mints to the coinage of silver, India's purchase of that metal did not equal more than about 15,000,000 ounces per annum, whereas now there is a prospective demand for 60,000,000 ounces a year. India, therefore, will be a constant and large buyer of silver, and it is probable that the price of silver will rule much higher than it has since the closing of the Indian mints to the coinage of that metal.

NATIONAL BANK ORGANIZATIONS.

Applications approved for the organization of national banks, national banks organized, and bonds deposited by the latter, from March 14th to December 31st, inclusive, were as follows:

	Approved Applications to Organize National Banks				National Banks Organized				
	No.	Capital less than $50,000.	No.	Capital $50,000 or over.	No.	Capital less than $50,000.	No.	Capital $50,000 or over.	Bonds.
Maine ...	2	$50,000	..	.....	1	$25,000	..	.....	$12,000
N. H.	1	25,000	1	$100,000	1	25,000	2	$200,000	60,000
Vermont . ..		.....	1	100,000	..	.....	..	.....	.....
Conn. ...	1	25,000	1	50,000	2	50,000	1	50,000	32,500
N. Y.	19	485,000	11	1,910,000	9	235,000	6	660,000	321,500
N. J.	9	225,000	7	450,000	6	160,000	1	100,000	84,500
Pa.	37	957,000	25	2,525,000	22	582,000	18	2,150,000	831,550
Dela.	1	25,000	..	.....	1	25,000	..	.....	18,000
Md.	4	100,000	4	425,000	4	107,000	3	220,000	88,200
Va.	6	150,000	2	100,000	6	150,000	2	100,000	107,250
W. Va. ..	5	130,000	3	150,000	2	55,000	4	250,000	92,500
N. C.	7	175,000	2	100,000	3	75,000	..	.....	22,500
S. C.	1	25,000	..	.....	1	25,000	1	60,000	27,000
Georgia ..	3	85,000	4	700,000	1	30,000	3	600,000	120,500
Florida ..	2	55,000	2	200,000	1	30,000	1	200,000	57,500
Ala.	2	50,000	3	150,000	..	.....	2	100,000	30,000
Miss.	1	25,000	..	.....	1	25,000	..	.....	6,250
Texas ...	45	1,168,000	12	675,000	28	758,000	12	685,000	415,350
La.	2	50,000	2	350,000	..	.....	2	350,000	62,500
Ark.		.....	2	100,000	..	.....	..	.....	.....
Ky.	4	100,000	5	1,945,000	3	75,000	4	1,845,000	285,050
Tenn. ...	4	105,000	1	50,000	3	80,000	1	50,000	51,250
Ohio	22	555,000	11	1,350,000	19	495,000	11	1,650,000	480,950
Indiana .	14	350,000	6	550,000	11	295,000	4	250,000	174,250
Illinois ..	32	845,000	7	575,000	23	620,000	5	450,000	550,750
Mich.	6	160,000	3	230,000	3	85,000	2	130,000	92,250
Wis.	9	225,000	8	800,000	6	155,000	6	700,000	236,450
Minn. ...	26	660,000	4	200,000	14	350,000	2	100,000	171,000
Iowa	49	1,290,000	7	450,000	32	845,000	4	200,000	390,000
Missouri .	4	110,000	1	200,000	3	85,000	..	.....	47,000
N. Dak...	11	275,000	1	50,000	8	200,000	..	.....	85,250
S. Dak...	3	75,000	..	.....	3	75,000	..	.....	31,250
Neb. ...	20	515,000	1	50,000	12	325,000	1	50,000	123,750
Kan.	15	390,000	3	200,000	12	315,000	2	150,000	182,000
Mont. ...	3	75,000	..	.....	..	.....	..	.....	.....
Wyo.	3	75,000	1	50,000	1	25,000	2	100,000	56,250
Colo.	4	110,000	2	100,000	2	55,000	4	300,000	128,750
N. Mex...	2	50,000	..	.....	1	25,000	..	.....	10,000
Okla. ...	21	540,000	..	.....	17	440,000	1	50,000	194,350
Ind. Ter..	16	405,000	3	150,000	15	400,000	4	200,000	161,300
Wash. ...	3	75,000	1	50,000	1	25,000	1	50,000	22,500
Oregon ..	3	75,000	..	.....	1	25,000	..	.....	12,500
Cal.	3	75,000	5	550,000	2	50,000	3	200,000	104,000
Idaho ...	2	50,000	..	.....	1	25,000	..	.....	6,250
Arizona ..	1	25,000	..	.....	..	.....	..	.....	.....
Hawaii		.....	1	500,000	..	.....	1	500,000	50,000
P. Rico.. ..		.....	1	500,000	..	.....	..	.....	.....
Total ..	428	$11,015,000	154	$16,635,000	282	$7,427,000	116	$12,700,000	$6,036,700

TRUSTS IV.

COMBINATION AND THE PUBLIC GOOD.

We are to examine each advance in commerce in its relation to man. His comfort is not alone to be considered, but his moral well-being, his civic virtue. The industrial energy of man finds not only a physical expression in the monuments of his toil, it also flowers into business forms and customs which support government. How does the consolidated corporation affect the morals of man?

If we listen to the animadversions of partisan politicians, the "trust," by its concentrated strength, its absorbing power, its "soulless" operation, and its abuse of fair dealing, destroys liberty and degrades the citizen.

We are not to judge an institution, however, by the abuse in management which belongs to its official personnel. Government, itself badly administered, becomes tyrannical.

The Government, in its wisdom, has provided for the corporation. Commerce demands it; commerce is for the good of man; is the basis of his civilization. The consolidated corporation called the "trust," whether a permanent institution or not, has been called forth by the increasing magnitude of trade operations, the wider distribution of toil's products, and is controlled by natural commercial law. It will live or perish, according as it ministers to human needs. It is to be judged, in its politico-economic character, by its nature, use and intent.

It may be set down first, that any institution actually demanded by trade is good. Progress is forward. Trade is fundamental, the support of the spiritual. Competition tends to better service at less cost. Labor is the final measure of value. Commercialism, as a means to an end, is not evil. All wealth is the heritage of each generation. The bane of greed is in the human heart; in individual, and race, and nation. It is the putting of possession before worth, ownership before accomplishment, selfish use before the general good. That which may be said of the abuse of power in larger trade, equally applies to smaller. The magnitude of the corporation, in capital or operation, does not denote in itself an evil.

The politician, pursuing his dream of human equality, would hold the corporation up to view as an example of the power of wealth and commercial domination. And, to the heart filled with desire, and tainted by avarice, envy naturally springs toward an artificial person specially created by government to be greater commercially than the citizen himself. The citizen, nevertheless, creates the corporation; and because it in turn does the work of many it is not more to be hated than the machine. Because it exhibits, concretely, the inequality in possession or ownership, inseparable from our social and economic system, it is not, for this, to be condemned. Inequality is permanent and natural. It is the heart that does not love the well-doing and success of another, the mind that does not think of man's ownership in the collective wealth of the world, that is wrong.

We need not dwell upon the admitted ability of this artificial person to perform its work in commerce better than the individual. The monopoly to be feared in trade is that of the natural person—he of the evil heart. The corporation is not only subject to state supervision, in ways not applicable to the citizen, but many stockholders may, and do, exert a more salutatory influence on its conduct than would one or the whole theory of democracy is wrong. Constructively, the corporation is not to be condemned as an enemy of the welfare of man.

Again, it will be accepted by thoughtful men, that trade, in its unwritten laws sets up among the people a standard of honesty. Credit is the lifeblood of trade, as is commonly said, and credit depends upon faith and trust. In thousands of ways men depend upon honor and fair dealing in commerce; ways of which statute law takes no notice and could add little safeguard. Now the corporation, call it "trust" if you please, standing in the glare of all enterprise, carrying on the larger transactions, collecting and distributing products across boundary lines of nations, where national laws cannot follow, must stand for the scrupulous fulfillment of contracts or it could not exist. It is, therefore, an object lesson in morals of the highest significance to the individual trader.

Relating the services of the corporation to the needs and wants of mankind, we can here make some general observations.

Emulation is a mainspring of action. What man has done, man can do. The example of the greatness of genius, whether at arms, in art, or in engineering, stimulates. The merchant-prince is in the mind, as an ideal to the clerk, everywhere. The corporation is a more visible, more powerful, ideal, because in it the mastery of man in commerce is exhibited, not only executively but constructively.

It is great to manage a corporation in banking, manufacture, railroading, but greater to construct one that will live.

And in this way, too, use is illustrated as paramount to ownership. The manager does not own the corporation; but operates it for what? For the profit of the stockholders. How? By best serving the people. Against what opposition? Like competitors, and the general progress of the world, which is constantly striving to supplant the old with something cheaper and better. Despite himself, the manager must see that the end of all wealth in action, is universal human benefit.

Nature, use, and intent, of the consolidated corporation, are all exemplified in its relation to progress. It matters not that wealth is concentrated by inevitable and natural laws, the enlargement of trade consequent thereon, distributes its benefits. And the poor man of to-day enjoys from it inestimable benefits. The great thing to the succeeding generations is not so much who owns it, controls it, or desires it, as that it exist. Existing, it will not be idle. Working, it will help all men. Here again a moral benefit in the corporation. Rich men may be idle. But the corporation must work or die. Wealth not in use, disappears; indeed, is not.

The corporation widely distributes the benefit of the stored-up labor of generations. When a man dies the momentum of his life applied to trade stops. Loss ensues. The corporation does not die. It is a state savings institution for the continuing energy of mankind. And the corporation must turn and turn to meet the new hopes and needs of the world. It is not slothful. It cannot become an old fogy. It draws from all its stockholders not only their own labor, but it reacts upon the individual, in its concentrated power, returning to him civilizing benefits more to be desired than profits. The corporation is the highest evolution of commercial energy and forethought, and a lighthouse to the toiler.

Now as to consolidated corporations, the main fact is that they are here. Whether the cause which brought them into being be good or evil, they exist. It is hard for reason to believe that scores of great consolidated corporations covering important industries should spring into being in a single year save in response to an economic demand. Hitherto, the same lines of business were conducted by honorable men, in an honest way. Has mankind suddenly grown dishonest? Is trade based on other than mutual interests? Do enterprises exist for which there is no need? It is very difficult to believe that capital has thus suddenly combined for robbery. Once the whole people are robbed, what will capital do then? High prices never hurt the men who never buy. When capital has at last throttled labor, what will capital be worth then, and who will buy?

We are not likely to learn the truth about "trusts" from politics. Passion never yet solved an economic problem. In fact, they usually solve themselves. To fly at the throat of a monster, and clutch thin air, may secure some man an office, but it is not likely to harm the "trust." Time will determine who lives, and who dies, next, in the world. There is evolution in commercial affairs. Whatever competition may or may not do, in the progress of industry, it makes more competition. Even the consolidation of existing industries will raise up other industries.

We are little likely to learn the truth about "trusts" from the trusts themselves. Business is secretive. The bank shields its customer, as the miser hides his gold. The wise man does not trumpet his profits into the ear of his associate. The losing merchant does not herald his losses about town. The "trust" will not tell its story for the asking. It is a big thing, and the layman would not understand if he were told. No man can be required to convict himself in court, neither can the "trust." When others are talking at random, the thoughtful man is silent. As long as politics knocks at the door of the "trust," there will be a sign visible "Visitors not allowed." Many a corporation law is a boomerang. When the invisible lobby of partisan selfishness stays away from the legislature, the "magnate" may forget to come.

Another fact about the "trust" is, no one knows yet what they will do. "Trusts," consolidated corporations, are experiments. The laws of political economy may be invoked as search lights in the examination of these business

concerns, but the science of commercial economy is not a fixed one. An experiment, too, demonstrates truth, and we will know more about these consolidated corporations in ten years than we will in two.

A few general facts we know.

We know that however much the era runs to consolidation in industrial enterprise, consumers will go on eating and using, up to the limit of necessity, at least. This suggests two facts. If the consolidated corporation unduly raises price it will make more money; and higher than average profits unduly stimulates competition, and new corporations will spring up like magic to fight the "trust." If prices are lowered, and the consolidation does all the business, the local enterprise will not avail, will not exist. But if prices are lowered to all the host of consumers, is this host to be forgotten that the small manufacturer, the middle man, and the traveling salesman, have his chance? Which is the most important, cheap goods to all, or a salary for the salesman?

Again, the trend of all business is to extend, simplify, and cheapen, service. There may be, and there is, an advantage in the local manufacturer. But tens of thousands within the radius of his influence draw their sustenance from other lines of trade. If the consolidated corporation sells them necessaries, is it to their advantage to patronize him? There are millions of consumers of material things in this civilization who are producers only in a mental or spiritual way. The preacher, the teacher, lawyer, doctor, many kinds of common laborers, even the office-holder himself, are not harmed, individually, because they are compelled to buy food and clothing away from home and at cheaper cost.

So the volume of producton is one great desideratum. "Trusts" do not diminish the variety or total of goods manufactured. Variety and volume constitute wealth.

What is left after all men have been fed and clothed, goes into permanent improvements. If the "trust" increases production it blesses man to-day and to-morrow.

Perhaps the main truth about "trusts" is their magnitude. They are either mighty whirlpools, or great gulf streams, in the ocean of trade. Whirlpools may be avoided; gulf streams must be crossed. The former are the result of unnatural convulsions, change their positions, expend their force and die. The latter are constant, due to natural and eternal forces, are lifegiving. And who can say that the consolidated corporation shall not yet warm the desert shores of poverty, and be a blessing to mankind? The gulf stream washes a foreign, as well as a domestic, shore. And so, if the "trust" be indeed a blessing, it will carry American trade to the antipodes; and wherever the article goes, its use follows, and thus it is that commerce sows the earth with light!

CHARLES W. STEVENSON.

FINANCIAL AND COMMERCIAL OUTLOOK.

Vast and marvelous has been the development of the commerce and trade of the United States. Vast the development of the commerce of the world. We are leaving behind us a century of magnificent progress in all the branches of science and industry hard to comprehend, and still when we realize the short space of time during which this great progress has been made, we must needs see that it is still in its infancy. Although invention after invention has been given to the world, each resulting in a great economic saving, every day is bringing forth some new device which still further enhances production and cheapens labor.

Although electricity, the greatest force of the future, is being harnessed, scientists believe that the revolution it is to make in the power of the world has not yet been solved. We see the present-day laborer enjoying luxuries that our forefathers never thought of. To be sure, in all this prosperity there are circumstances which are as food for the pessimist, and there are certain to be periods of depression following periods of great activity; but it may confidently be predicted that by the end of the twentieth century the world will have witnessed another great economic stride.

Almost every country on the globe has been a participant in the era of progress, but standing in the van of the nations is the United States. Magnificent progress has she made in the world of business. From a borrowing nation she has become self-supporting and a creditor. Her advance has been beyond comprehension and is still in its infancy, and her natural resources have hardly been touched.

American ingenuity and energy have gradually superseded competition by combination, but there is not monopoly, for it is well defined that within this generation capital, energy and genius are ever to be found where there is opportunity. So great has been the increase in trade that it has become the most important factor in the life of the country. Expansion is the cry of the producer, a field for the product. Friction is caused by trade restrictions, and treaties are dominated by demands for the "open door." The imposing spectacle of a union of nations attacking the Celestial Empire has been witnessed recently; and undoubtedly the end will be an establishment of an open market in this walled country for the American and European products, which have heretofore been excluded.

So intense has been the competition of American manufacturers and producers that notable foreign poliical economists have discussed the advisability of forming an economic federation. M. Leroy-Beaulieu, a noted French economist, asserts that we are on the verge of becoming by far the most important economic factor in the world, and that our superiority is becoming more strikingly evident year by year.

The one great field that, as compared with our industries, we have degenerated in, is our merchant marine. Foreign bottoms carry practically all of our

commerce, but with the passage of the ship subsidy bill it will probably not be long before a great advance will have been made by America in the direction of becoming her own carrier. American ingenuity and energy coupled with the vastly superior natural resources and a great merchant marine will undoubtedly place the United States as an economic factor far ahead of any other nation during the coming century.

And now that the United States by the annexation of Hawaii and the purchase of the Philippines has shown itself ready to enter the world's politics, and be alive to securing greater advantages for our commerce in the opening of new fields, the future will be looked forward to with even greater interest.

The export figures of America have reached $1,000,000 a day and the balance due us from abroad is increasing all the time. Our iron and steel exports find a market in all the countries of the globe. Our engines are flitting over Russian and Siberian soil on American rails. Our bridges are spanning Egyptian and African rivers. Our capital is being sought by foreign nations and foreign securities are being left in return. England, once the financial power of the earth, has recently floated millions of dollars of war bonds in America.

The year 1900 has been a fitting climax to this century of unparalleled activity. We have witnessed the enactment of a law which places the United States upon the single gold standard. We have also witnessed another quadrennial election, the result of which has given the people confidence that no radical action will be taken during the next four years, and has resulted in the investment of a great deal of capital held back because of a fear that the election of the Democratic candidate might result in an overthrow of the gold standard, and a demoralization of business activity.

All totals during the year show a marked increase and the stock market, which is a fair indicator of the business condition, reveals a list of securities that have risen to a price never before known and have, through uncertain periods, remained fairly firm. From this fact, and from the statements of railroads and industrial corporations, and the payments of great dividends, we might glean that the ushering in of the new century is the ushering in of a sound business revival.

Railroad earnings, though in some cases not showing as large a total as in 1899, have still been of large enough volume to allow for the contemplating of many improvements in the various systems, the building of new cars, the purchase of new rails, etc. During the year 1900 five thousand miles of new road were built. Railroad stocks have been firm and high and a glance at the statements of the various systems will show that the surplus reserves of the various lines would allow for a depression in that branch of trade and still permit of the declaration of good dividends. One of the hopeful signs in this business is the apparent coming together of the various managements in an effort to establish consistent and firm rates and do away with "cutting." Various lines have also consolidated and this consolidation may be a feature during the years now coming.

Iron and steel manufacturers are being rushed to the limit because of the multiplicity of orders given them immediately after the election, and they will be kept busy running full blast for some time to come. The exports of iron

and steel for the year 1900, it is calculated, will reach $144,000,000; and the exports of steel rails will agregate for the year about $12,000,000.

The value of agricultural implements exported during the year 1900 will reach $16,000,000; pig iron, $3,000,000; and bar iron exports for the fiscal year 1900 will reach 18,000,000 pounds.

The total exports for the month of November, 1900, show that the year 1900 will be even greater than the year 1899. Exports in November were $13,000,000 more than during the same month in 1899, the total being $136,000,000; and the total exports during the eleven months ending with November were $179,000,000 more than during the same period in 1899. The total of exports for 1900 is $1,-331,992,000. The total of imports has fallen off during the month of November, 1900, being $5,000,000 less than during that period last year; and $32,000,000 less than for the eleven months ending November, 1899.

The total of clearing-house exchanges during the year 1900 were somewhat less than during the year 1899, but this was in a great measure due to a decline in speculation. The total in 1900 was $85,000,000,000; and the total in 1899 was $93,000,000,000.

December 31, 1900, saw the withdrawal of the circular by the Secretary of the Treasury according to the holders of the Government 3's of 1908, the 4's of 1907, and the 5's of 1904, the privilege to exchange these securities for the 2 per cent consols of 1930. It was a matter of conjecture during the early part of the year as to the favor these bonds would find with the public, but the total of $440,-000,000, which they reached December 31st, showed decisively that the Government security was in demand even at the unheard-of rate of interest of 2 per cent.

CHINESE TROUBLES REFLECTED IN EXCHANGE.

Owing to the great demand for silver caused by the trouble in China and the concentration of foreign troops in that country, exchange rules higher in Bangkok, Siam, than for many years. It is said that the Hongkong and Shanghai Bank of Bangkok has locked up in its vaults over 100 tons of silver ticals, a coin of Siam, and that the Chartered Bank of India, Australia and China has over eighty tons of the same coin deposited in its vaults. These banks are unable to circulate this coin. This peculiar condition of affairs, according to the manager of one of the banks, is said to be due to the fact that all rates of exchange in the East, with the exception of Hongkong, are quoted in the same manner as in the Straits Settlements. Nevertheless the silver tical is the currency of Siam, and British dollars do not circulate at all. The tical weighs about 236 grains, and is coined from British or Mexican dollars. The mint gives eighty ticals for $48, which is equal to a mint charge of 5 3-4 per cent. The Siam mint does not accept bar silver for coinage into ticals. Also, the disturbed condition of affairs in China and the poor rice crop have seriously affected the teak lumber and rice trade, which are the chief industries of Siam, and closed the avenues through which this large amount of local coin finds its natural outlet.

THE BANKER IN HIS PUBLIC RELATIONS.

Secretary Gage delivered a notable address at the annual banquet of Group 8, of the New York Bankers' Association, on the evening of December 19th last. The occasion will be a memorable one, for the Secretary pointed out substantially the ground over which the banking and currency reformers of the future will have to pass. His speech is really epochal, for it marks a point of time which is the beginning of a wider study of questions involving fundamental economic principles and public finance.

Below will be found the address, except that portion which related to the lost power of the bank note. That subject was reviewed in the December number of THE BANKERS' MONTHLY, in the address delivered by the Secretary of the Treasury to the students of Columbian University.

You expect me to talk, I suppose, with more or less reference to those matters which concern the Government's finances, and yet, for more than thirty years these things have been the subject of discussion in business and financial circles as they have been the prolific source of debate in the halls of Congress and on the political rostrum.

What can be said that will be new, interesting and instructive?

That anything at all is required to be said is, however, a sure enough token that some of these questions cannot yet be considered as settled and definitely determined.

Forty years ago we had no such questions, or relatively none. There were, to be sure, the ever present theme of taxation; the true sources of public revenues, and much discussion as to the proper objects of public expenditure. But the great intimacy now apparent between the affairs of the Treasury and the general operations of business did not then exist.

The Civil War changed all this. Under the financial exigencies of that awful strain, we learned to take up people's goods by giving them an indefinite promise to pay, endowing that promise with the power to discharge the obligations of private contract. We struck down by drastic legislation the faulty system of bank currency, and established another, the immediate purpose of which was to facilitate the negotiation of the rapidly-growing public debt. Taxation covering every possible object which could be reached was inaugurated. These influences, operating separately and conjointly, brought in enormous sums of money, which our independent Treasury kept securely locked away, in varying millions, from the current uses of trade and industry.

And thus our later problems were born. Having discovered, or believing that we had discovered the "greenback" (though adopted with fear and hesitation by all thoughtful statesmen) to be a powerful help in time of war, we were easily led to believe in it as a blessed agency in time of peace. The greenback became associated in the sentiment of our people with things sacred. It was "battle-scarred, blood-stained," and every effort to throw upon it the light of economic truth was and still is, in many quarters, resented as a sacrilegious deed.

Yes, the war burdened us with many problems, and among them all the financial problem was not the least. But, as if those left to us were not enough, we have through political compromise, unavoidable no doubt, been made to assume others. You are familiar with the long history of legislation concerning silver coinage and the money standard between 1878 and 1893. I need not recite it. We know it introduced new complications into the problem already sufficiently serious. What is the present situation? We have in circulation among the people, and as a reserve fund in the banks, $346,000,000 of Government notes. They constitute an enormous public debt payable on demand. We have, or will have soon, substantially $600,000,000 of silver, or paper representative of silver, whose parity with gold value the Government is under obligation to maintain. The ultimate measure of this obligation is the difference between the commercial value of the money metal and the face value at which it circulates. This difference is not far from $300,000,000.

We have a system of bank note currency whose volume is but faintly related to the needs of the community, which a properly constructed bank currency most economically serves. It is, on the contrary, as you all know, controlled as to volume by the price of interest-bearing United States bonds in Wall Street.

Our Independent Treasury, to which I have already referred, absorbs the circulating medium when active business most requires its use, only to disburse it again, when falling revenues—the effect of industrial dullness—bring about an excess in expenditure. Industrial activity increases the public revenues, but it is checked, if not throttled, by its enlarged contributions to the idle fund in the public Treasury.

It is these influences, thus hastily sketched, which have brought our industrial and commercial life into a too dangerous dependency upon our public finances. This marriage between these two whom God did not join together ought to be put asunder. But not by any hasty South Dakota divorce method is the separation to be accomplished. The children of this wedlock must not be dishonored. Time, attention and great care must be exercised.

Some time since I had the pleasure of a long talk with the financial minister of a South American republic, one of the most securely established in its political life and most advanced in the elements of material growth and industrial prosperity. Desiring to know his government's methods, and their points of view in certain economic particulars, I asked him a series of questions, to which he made the most gracious and frank replies. I confess that I was surprised and not a little humiliated, as a citizen of this greater Republic, at the clear perception of economic relationships, and the evident willingness he displayed to forego tempting advantages in the present, out of obedience to the requirements of higher considerations. I do not believe I can do better than to repeat the substance of that conversation. It throws some clear side-lights on our system of finance.

"You have," I asked him, "some sort of banking system in your country?"

"Oh, yes, we have a system operating under federal authority, governed by federal law, and subject to inspection and control by federal agents. We have

eight large banks, each with several branches, so that all sections of our country are supplied with banking facilities."

"Why do you allow banks with branches? Why not make them entirely independent of each other, the same as we do?"

"Well, we believe that a fagot of many twigs is safer and stronger than the separated twigs could be. It has worked well. We have had no bank failure for many years."

"Do they issue notes to circulate as money?"

"Yes, limited in amount by their relation to capital, and by the percentage of specie which they are required to carry against note issues."

"Why do you not make the banks secure their notes, as we do, by the pledge of government bonds? By requiring them to do this, you would enlarge the market for your securities and thus lower the rate of interest on your government debt. At the same time you would make the bank note absolutely secure to the holder."

"Yes," he replied, "but this apparent advantage might prove to be fallacious in the end. In the first place, we consider the bank currency entirely safe to the holder as it now is. In the next place, to require what you suggest would involve a tie-up of so much of the bank capital, all of which we think ought to be available to the uses of industry and trade."

"Again," he added, "we think the government's finances should be involved, to the smallest degree possible, with general industries and business affairs. If we should become engaged in a protracted and exhausting war, the price of our bonds might fall. The value of the securities upon which the safety of the bank-note was supposed to rest, thus declining, distrust and panic might set in at the most inopportune time—an inopportune time, because it is precisely in time of war that the government must make the severest financial exactions from its people. It is, therefore, doubly important that general business should be protected from, rather than exposed to, the perturbations in government finances when the latter are under stress and strain. It is just then that we need the greatest strength and the most steadiness in the personal affairs of our people, for it is from them we must draw resources and supplies."

"One more question," I urged. "You have, I know, revenues somewhat in excess of expenditures, and necessarily carry a working balance on hand. Where do you keep this cash—in your own strong boxes, as we do?"

"No," he answered, "we are a small country, not rich like you. If we locked this money up, amounting sometimes to twenty, sometimes to thirty millions of dollars, it would be an economic crime. We deposit our idle funds among the eight great banks, and they serve as an important aid to industrial activities, while they are always subject to our call when needed."

I hope that you have listened to my report of this talk with the interest which was excited in my own mind in the hearing of it. I have thought about it often and have realized the truth of that proverb, which ought to be found in sacred writings somewhere: "A teachable spirit is essential to the gaining of wisdom." His talk stimulated me to inquire as to the economic effects of our own Independent Treasury system.

Sixty odd years ago President Jackson made a reckless distribution of public moneys among a lot of reckless, "wild-cat" banks. Consequence A: the Government lost two and one-half millions; consequence B: the people were taught to hate banks, and refused to trust them, one and all, with a dollar of the public money. Strange inconsistency, for if the great corporations of the land were to follow this high example and lock up in strong boxes their gathered receipts, instead of depositing their idle funds, as they do now, where they serve useful purposes in aid of industry and commerce, a storm of unexampled indignation would sweep over the country.

Has the Government's course been a wise one? Taking the last thirty years, what sum on the average, in excess of an ample working balance, has the Treasury kept under lock and key and away from all current uses in the fields of industry and exchange? The amount is found to average fifty millions of dollars.

If these surplus millions had been deposited with national banks in the clearing-house cities, in the proportion the relative capital of each bank bears to the whole capital; and if, secondly, the only security to the Government had been, in case of bank failures, a prior lien on such bank's assets, what loss would the Treasury have suffered? Answer: Not a cent.

Next, if under these conditions the banks had paid interest to the Government at the rate of 2 per centum upon the funds so deposited, how much would the Treasury have been benefited? Answer: Thirty-two millions of dollars.

Lastly, with this fund as an aid to their general operations in the field of trade and commerce, to what extent, on the average, would the banks have been able to increase credit accommodations to the people? Answer: Two hundred millions of dollars.

Have we not been guilty of an enormous economic waste by reason of our peculiar Treasury system?

As to the system of a few larger banks, with a multiplicity of branches, which my friend from the South so thoroughly endorsed, and which the experience of France, Great Britain and Canada commends to your approval, can a similar system be inaugurated with us? Probably not. While recognizing the value of it as to strength, we are too afraid of centralized power and authority. It antagonizes the spirit of our institutions. But it may be possible to secure to a degree its advantages while avoiding the apprehended danger. Our political system is representative. It begins in small units. The townships, associated by representation, constitute the county, the counties in like manner the states, and from the states that indissoluble federation, the general Government. With no powers not specifically extended to it or clearly implied, the federal authority nevertheless stands for the general defense and the general welfare.

Something like this is vaguely defined in my thought as possible in our banking system. No consolidation of interests, no absolute sovereignty, no powerful head, with authority to create and control, but association with reference to a common defense against common dangers; the individual bank an independent unit; the district clearing-house a center of association, where the surplus strength of the strong could be made available to support with entire safety and with proper reward, the exposed position of the momentarily weak.

The district clearing-houses, associated in a similar way, might be made to constitute the national clearing-house, and thus, in lines almost parallel to our political institutions, we might secure in the field of banking, what we enjoy in our natioanl life, namely, individual freedom with an associated strength, which in the nation has been found equal to all emergencies.

The operation of your own clearing-house in times of peculiar stress and peril typifies what may be realized along the broader lines to which I refer.

By the aid of the strong in support of the imperiled, you have saved from disaster those that were not unworthy, and aided in times of crises exposed interests in the fields of trade and industry. Without specific warrant of law your action in these respects has everywhere been approved as judicious and wise. Is it not possible under the sanction of law to perfect and extend for the general good of the country a similar plan and one which has been so well demonstrated? The idea is not new. It has been presented and urged by one or more of your own financial men and with great force by Honorable J. H. Walker, of Massachusetts.

I omit reference to other features of national finances which furnish equally important subjects for your study and reflection. I do so that I may suggest to you the growing importance of our international trade and our international finances. If the course of trade with foreign nations which has marked the last three or four years, is to continue, we are to assume not long hence a financial relationship heretofore unknown. In the long past we have been under tribute of interest for the use of capital furnished from abroad. The promise is that we shall soon become recipients of interest on capital furnished by us for use abroad. To bring about this desirable end, new conditions are imposed, new questions arise, new knowledge is to be acquired. Our horizon expands, and you, the bankers, must be ready to meet the enlarging scope of your operations and to occupy wisely and well the broader field where your offices and powers are to be exercised.

Here at home, in our own land, we are witnesses to what is nearly a metamorphosis in previous conditions and methods of business. The consolidations of capital, the centralization of industries, excite new and serious inquiry as to the consequences and effects they may carry in their train. Are they the natural and healthful unfolding of a true economic movement? Will they carry beneficial fruits which will find an equitable distribution through the body politic as a whole, or will they prove to be engines of power, by the aid of which the few can exploit the many?

My faith is strong in the first direction, but the real meaning and future influences of these modern phenomena should be studied and made clear to the general comprehension. Grave consequences depend upon it. Two dangers are apparent. One is that through prejudice and ignorance we may block the path of natural progress. The other is that the force and power involved in these great organizations may be utilized for oppression and robbery. The peculiar position of the banker as an intermediary in affairs, gives him a special advantage in the study and comprehension of the question. His interests, tied in as they

are to varied and multiplied business activities, put him under bond to do all he can for the general welfare. Upon his character, intelligence, fidelity and truth, as applied to all of these questions the country has the right to rely with confidence.

If I possessed the gift of eloquence I would try to describe the magnificent prospect which opens before us in the opening years of the coming century. With a land whose material resources are just fairly coming into view, with a climate stimulating to mental and physical activity, with a population strong, vigorous, inventive and full of enterprise, what may not be expected in the way of material accomplishment? But these conditions and forces will be deeply affected by the moral quality and political wisdom of our people. A right knowledge of our true relationships, a mutual confidence between sections, a loyal adhesion to true economic and financial laws, are conditions precedent and indispensable to the highest degree of attainment, whether in material progress or social happiness. To promote these conditions, to help to the realization of these results, the judicious co-operation of intelligence and patriotism is necessary. In the needful co-operation, may the banker never be found wanting. A true sense of patriotism and a due regard for your own lasting interests, unite in demanding from you your best thought and your best efforts in the cause of country, which we are glad to believe is the cause of humanity.

FUTURE FRENCH DEBT CONVERSIONS.

In the general report on the French budget for 1901 reference is made to possible future conversions of the public debt. After mentioning the similar operations effected since 1870, namely, the conversion of the 5 per cents into 4½ in 1883; that of the old 4½ and 4 per cents into 3s in 1887; and lastly, the 4½ per cents of 1883 into 3½ per cents in 1894, the report says that the conversion of 1883 realized an annual saving of 34,000,000 francs; that of 1887, 5,000,000; that of 1894, 68,000,000; or a total reduction of 107,000,000 in the annual interest charges. A hope was entertained some years ago, when the 3 per cents had risen to about the price of 103, that a new conversion of the 455,000,000 of those rentes into 2¾ would be possible. That operation was, however, prevented by a temporary fall in the price of rentes. When realized it will effect an annual economy of 38,000,000. The conversion of 237,000,000 of 3½ per cents into 2¾ per cents will be legally possible in 1902. This would produce a further saving of about 50,000,000, or a total of 88,000,000 by conversions of the present consolidated debt into 2¾ per cents. Later on a conversion of the 2¾ into 2½ would further economize an annual sum of 50,000,000, and if the fall in the rate of interest on money continues, the whole of the funded debt may, about the middle of the twentieth century, be converted into 2 per cents at par, and procure a fresh reduction of more than 100,000,000 a year, making a total saving of nearly 240,000,000 francs on the present annual debt charge, equivalent to a reduction of 7,500,000,000 in the present 22,000,000,000 of the nominal capital of the consolidated debt.

A PLEASANT WORD FOR EVERYBODY.

Slow-working minds admire tact. To do the right thing at the right time is their despair. And in the endeavor they blunder. The act comes too late, the word is the wrong one, the sentiment intended to be appropriate turns out ridiculous. And the very fact that the mind, though slow, is alert, is the pain which follows the consciousness of blunder. To their friends, however, this is consolation. Animals only are completely self-satisfied.

We read of magnetic statesmen. The word does not attach itself so readily to business. And yet it is no less powerful. We recall an illustration.

One day the cashier of a neighboring bank came hurriedly to the counter (this occurred in an average western country town), saying, in a slightly flurried manner, that he had just had an unexpected and an unusual call for cash, and would like to trade exchange therefor. He was gladly accommodated. And barring his evident, though curbed excitement, the episode was dismissed. Next morning rumors were flying that a big swindle had been enacted the afternoon before. Soon, an old man, with a tin box tied in a newspaper, clutched tightly under his arm, was seen to cross the street and enter a lawyer's office. How he had sold his farm at an enormous price to two strangers, had drawn $8,000 from the bank and placed it in a tin box, and by some mysterious hocus pocus which will never be known, had shown the money, and in a dicker and forfeit, the terms of which are inexplicable, had agreed to guard the box unopened until morning, had done so to at last find that boxes had been changed and he had the empty one while two confidence men, with all his $8,000, were speeding toward safety, soon became the talk of the town. When the old farmer was asked how he came to be induced to draw the actual money from the bank he said he could not tell, he thought they must have hypnotized him!

This is an extreme case of the magnetic business man, but that he has his influence the old farmer, who still mourns his $8,000, is willing to aver.

More is expected of the country than the city banker in the art of pleasing. He comes in closer contact with the people. He is in personality more representative of the bank. All departments commingle in him. He must know everything and be a part of every transaction. Apt words and attractive manner are therefore worthy his study. The country banker is typical because he is more nearly the whole machine and in what is here said it is he that is in mind.

There are many men of many tastes in the business world. In the daily intercourse of the counting room he who can read human nature best, who can divine the topics which interest each man, has made the way easy to conversational *rapport*.

The few general topics of conversation which are admissible across the counter are vapid and inane and awakes no spark of real and wholesome sympathy. Those which excite greatest interest may not be freely undertaken for two reasons, fear of offense or fear of becoming unconsciously all things to all men. He who curries favor by universal agreement with his auditor will in the end

come to grief. There are not a few who believe that policy-talk is the road to popularity. But flattery and hypocrisy are both obnoxious. They do not wear well. They land a man among the two-faced denizens of this world whom respectable men shun. If a business man talk upon such topics as those which divide men into parties, let him be himself, but guarded of the feelings and rights of others. Not that in the presence of united and worthy opinion on matters of general interest he should remain cold and silent, but that the weather for instance should not be the beginning and the end of his conversational power. If the weather god have feeling how his ears must tingle! Stand behind a counter and listen. Not only the customer but the salesman and cashier utter the solemn facts and venture the selfsame prophesies countless times each day. But even the weather is better than grim silence.

It follows that a word in season on that subject which is nearest the heart of the individual listener awakens fellow-feeling. To ascertain this requires keen observation, to use it requires tact, to express it conversational ability, and to know it a rare and extensive cultivation. Geniality is essential, but it will not alone suffice. The banker who would attain popularity by the legitimate means we have outlined must be cultured—a man of the world in the best sense of the term, something more, in fact, than a mere money grabber, who is lost in the fog whenever he essays to talk anything else than shop.

Now it is a harsh thing to say, but such a man lacking discretion may cast pearls before swine. There are some levels to which he cannot descend. But he can always, even under the most adverse circumstances, appeal to the best that is in man.

Some men may read this who will pronounce it a sermon, but if these will try to analyze the elements of a truly popular business man, they will find that dollars depend upon success in the art of pleasing. From the least noble motive of daily business intercourse, that of winning profits, it pays to become an expert in the matter of making friends.

Take the domain of finance, the field of commerce, and the general wins. But it requires a master, one who has wealth, to profit by the great movements of men. Even here he who conquers the world may lose his own soul. The greatest study of mankind is man.

To those in ordinary walks of life the manner of campaign is different. Not that there are none who study how to take advantage of their fellows, meeting weakness with shrewdness. Men may be led where they cannot be driven. Persuasion is always better than force. The friend who sticks closer than a brother has confidence. Back of all pleasing there must be character. And when the business man would surround himself with patrons confidence must be induced first. Then may follow that social inercourse which makes a life of barter and sale a pleasure.

There is nothing wrong in a manly effort to please everybody. If it be not wholesome and heartfelt, if it be only the surface polish which conceals a sinister intent, it will not long attract. The policy-man is a fraud. But the man who

strives to be gracious, accommodating and interesting to his fellows, not alone because it pays, but because it makes life better and smooths the pathway of effort, be he banker or what not, will find an engaging address an open sesame.

CHARLES W. STEVENSON.

MEXICAN TRADE CONDITIONS.

A report on the trade of Mexico for 1899 shows that the public revenues of that country have made considerable progress during the last few years. For the financial year 1894-95 the total revenue amounted to $43,946,000 (Mexican); for the following year the total was $50,521,000; for 1896-97 there was a further increase of $51,501,000; this was succeeded by an increase in the following year to $52,698,000; while during the past year the total was $60,139,000. Expenditure has also increased, but not in the same proportion as revenue, and, while the surplus of receipts over expenditure in the year 1894-95 was $2,573,434, the surplus for the past financial year was $6,639,671. Of last year's total revenue about one-half was in import duties and other items connected with foreign trade, while the remainder came from taxation and postal services, etc. As regards the revenue derived from foreign trade, it is interesting to notice that during the five years enumerated there has been an increase of about $9,000,000. The position of the public debt of the country is also satisfactory. The total value of the bonds redeemed during the past financial year amounted to $1,614,000, but in this sum was included $546,000 paid in gold. It is, therefore, estimated that the total expenditure on reducing the public debt amounted to $2,170,000 in silver. The recent conversion of the external debt realized a total saving to the country of $1,679,000. In his latest message to the Mexican Congress, President Diaz stated that the total collection of federal revenues during the fiscal year which has just terminated amounted to more than $63,500,000, thus exceeding the collection of the previous fiscal year by about $3,500,000. The expenditures of the Government, though not yet fully accounted for, did not equal the revenue, and this in spite of the many and considerable additions to the budget that were voted by the Chamber during the course of the fiscal year; so that the fiscal year of 1899-1900 terminated, as had the previous ones, with a substantial surplus in the treasury. The customs laws have been improved and simplified; the general bonded warehouses built by the government at the capital have been leased to the railway companies having stations in the City of Mexico; the stamp tax has been modified in a manner favorable to commerce; and concessions have been granted for the establishment of a bank of issue at Guanajuato, and of a mortgage and agricultural bank in the City of Mexico. The president further stated that the mining industry continues to develop without interruption.

YOKOHAMA BANK FAILURE.

The Shan Si bank of Yokohama has failed, owing 900,000 yen, owing to the defalcation of the cashier of the Tokio branch. He lost 70,000 yen speculating and then absconded, taking as much more.

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PRACTICAL BANK ADVERTISING.

Practical Bank Advertising, by A. E. Rice, president of the Croghan Bank of Fremont, Ohio, and published by the Fremont Publishing Company, is one of the most remarkable books recently presented for the consideration of bankers. A glance at what its 743 pages contain shows that the subtitle, "A Cyclopedia of Advertising Information for Financial Institutions," is fully merited. Being a work compiled by a successful banker for busy men its practical character is one of its important features.

It assumes as axiomatic that a bank should advertise. Its keynote is disclosed in the following:

"Many good bankers look upon advertising rather as a game of chance than as an investment which is going to pay. Some regard advertising rather as a sort of veiled mystery than open-faced business. Intelligent advertising always pays and pays a better percentage than any other investment the banker can make. Those who have not given it a trial will be surprised to see how sensitive their business is to the touch of good advertising. In fact advertising is essentially an investment, not a speculation."

This statement of opinion as to the value of judicious advertising is from the department of "Helpful Hints," which forms the first fifty pages of the book. The opportunities in advertising are pointed out, methods are suggested and errors to be avoided are indicated. There are suggestions of value for the metropolitan banker who reaches out for business through financial journals of wide circulation, such as the BANKERS' MONTHLY, or who is continuously represented in a standard bank reference book such as the RAND-M'NALLY BANKERS' DIRECTORY, and there are suggestions for the country banker who depends for advertising publicity on the local weekly paper. The author of the book does not deal in glittering generalities. He realizes that after a little practical advice as to arrangement of an advertisement, a bright suggestion as to matter or even a little ready at hand information as to type and type effects, is of more value to the reader than theories as to cause and effect in advertising.

The second section of the book is even more practical than the first It consists of 118 pages of "Tips and Topics." These are brief, catchy paragraphs which might be used verbatim or with some modification as effective reading notices for banks of various kinds, safety deposit companies and trust institutions, This department will facilitate the saying of the right thing at the right time in the solicitation of business. Under the heading of "Tips and Topics" are 914 items designed as pointers for those who wish to prepare their own advertising matter. They are so varied in form as to adapt themselves to all classes of financial business.

Preceded by a few pages on styles of type and their advantageous use is a section which makes up a great part of the book and which will appeal to the banker, alive to the desirability of skillful advertising but perhaps uncertain as to his abilities. In this section are 747 handsomely displayed sample bank advertisements. Of these forty-one are in German text. These display advertisements, which cover the whole field of financial exploitation, are printed on one side of the page only. This is done to enable the banker who so chooses to cut out advertisements for his printer's guidance without defacing other matter.

Typographically the book is a handsome one. It is from the press of the Werner Company of Akron, Ohio, and is

a credit to the house. In its handsome half morocco binding it will be an ornament to any banker's desk. There never before was a time when the value of good advertising was so much appreciated as now or when the appearance of such a text book on bank advertising would be more heartily welcomed.

ENORMOUS AMERICAN EXPORTS.

The United States seems likely to stand at the head of the world's list of exporting nations in the year 1900. One by one the great nations have fallen behind in the race for this distinction until during the past five years only the United Kingdom and the United States could be considered as competitors for the distinction of being the world's greatest exporter of articles of home production. In 1894 the United Kingdom led the United States by nearly $250,000,000, and in 1897 the United States had so rapidly gained that she was but $60,000,000 behind. In 1898 the United States took first place, our exports in that year exceeding those of the United Kingdom by nearly $100,000,000. In 1899 the United Kingdom again stood at the head of the list, her exports exceeding those of the United States by nearly $35,000,000. In the eleven months of 1900 whose figures have been received by the Treasury Bureau of Statistics the domestic exports of the United States exceed those of the United Kingdom by $5,473,670, and should this rate of gain be maintained in December the United States will in the year 1900 show a larger exportation of domestic products than any other nation in the world.

Even this distinction, however, of heading the world's list of exporting nations but partially tells the story of the wonderful growth of our export trade as measured by that of other nations. Comparing the growth of our exports during the last quarter of the century with those of the other great nations of the world, we are able to better measure the wonderful progress shown. France shows no increase in her exports of domestic merchandise in the closing quarter of the century; Germany shows during the same period an increase of about 50 per cent, and the United Kingdom shows from 1875 to 1900 an increase of nearly 40 per cent, while the United States shows during that time an increase of practically 200 per cent.

INDIAN STATE BANK PROPOSAL.

Regarding the proposal to establish a state bank in India, the president of the Bank of Bombay, at a recent meeting of the shareholders of that institution, said that an important feature of the past year had been the discussion on the powers and position of the presidency banks. The government admits that the banks have done their work well, but doubts whether they are at all adequate to the growing needs of the country, and points to a conviction to that effect said to be gaining round outside of India and also in India itself. One of the points raised was the fluctuation in the rate of discount, which was stated to be a sign of insufficient capital. The government appears to have retired from the position it originally took in this matter. In India the banks perform only a portion of the financing of the trade of the country. The bazars are keen and powerful competitors for business when credit is good. The government also does a large banking business on its own account. It manages and maintains in its charge most of its own balances, which are sometimes enormous, and by means of collections of revenue on the one hand and disbursements in payment of council bills on the other, exercises a direct influence on the rates of interest and discount. The effect on the market of its remittance operations was very clearly displayed in the early part of this year, when the government changed its policy in connection with the sale of telegraphic transfers in London at a previously notified rate. A period of rather severe stringency was brought about entirely by that action. The banks, therefore, can not be said to be solely responsible for the fluctuations in the rate of discount, nor can the inference as to the insufficiency of the banks' capital be sustained.

A year ago prominent attention was drawn to the subject of the banking facilities in India which was appended to the Indian Currency Committee's report, advocating the management of the Indian currency by a strong bank. The Right Hon. Lord Rothschild had previously suggested the desirability of the currency being given over to the charge of the new bank, and his brother, Mr. Alfred de Rothschild, submitted a memorandum giving the outlines of a Bank

of India, which he proposed should be established for the purpose of managing and maintaining the new gold currency. The recommendation was specially commended to the attention of the government of India by the Secretary of State for India. If the government had seen fit to follow the suggestion made for the establishment of a bank on the lines of the Bank of England or the Bank of France to manage the currency department, and, of course, to be paid for managing it on the same scale on which either of those two banks is remunerated, there would have been something tangible on which to conduct the discussion which followed. As events proved, the government of India had no such heroic measure to propose. The method adopted by the government in dealing with this subject was to have a bank to manage the currency. The late finance minister stated in the council that although it would be of general advantage to transfer the note issue to the proposed bank, this was not essential. The government would not face the expense of the English proposals; and this conclusion was confirmed by the Hon. Mr. Dawkins when he said, with reference to the transfer of the currency department to an amalgamated bank, that it was likely conditions would arise that the government would retain the profit on the present currency investments, while the new bank would be allowed to derive a profit only on any increase that might take place in the note issue. Instead of following the English proposals the government proceeded to invite the opinions of the chambers of commerce, the presidency banks and other bodies, regarding applications from Calcutta and Madras for permission to be given to the banks to deal with the securities of assisted railways, etc., and to consider the question with reference to the existing capital of the banks. The result of the reference was that the chambers of commerce, etc., were unanimous in the opinion that the necessary authority should be granted. But the reference also brought out further suggestions, chiefly with a view of enabling the banks to expand their resources in times of pressure in the money market. The old suggestion that loans should be granted from the surplus treasury balances when funds permitted, was again brought forward, but the discussion led to no alteration in the attitude of the government. As time goes on the government appears to be more and more determined to retain its surplus balances in its own possession, no matter what the position of the money market may be. It leads to high discount rates which inflict loss on the merchants and traders in the country, besides losing for the public the interest which could be earned on the money There is a difference in the method followed by the Indian government with its balances in London, as compared with the methods observed in dealing with its balances in India. The Indian Council is constantly in the London market lending money for short periods. It seems incongruous to feed a market which is abundantly supplied with money and to refuse to lend from the same purse to the Indian market, which is often very needy. The one channel for releasing funds, and so helping the market, in the mind of the government, is council bills. It takes great credit for the way in which the wants of the market are met by those bills. But if the council bills supply the market with funds, the reverse transaction depletes it, the reverse transaction being the collection of revenue and locking up the money in the government treasuries. It is a matter of regret that the government should adopt the Indian habit of keeping its surplus funds in its own possession unemployed, instead of lending them even temporarily, and so obtaining a return for itself, and at the same time benefiting the general trading public. It was suggested that the government should undertake, when the bank rate rises to a certain point, to give loans from the paper currency reserve. This was opposed by the government on the ground that, if the metallic reserve was strong enough to permit a portion of it being loaned out, the proper thing to do was to increase the reserve held in government securities and to reduce the reserve in coin.

A third proposal, that the banks should be allowed to borrow in London, was objected to because the Secretary of State in 1878 refused to comply with a similar request. The refusal was based on the risk of the resources of the banks being locked up in London; but there should be no such risk. The securites pledged would be in London; the money borrowed in India.

In England the whole of the money of the country, both public and private, is excellently economized. It is very different in India. No comparison can, therefore, properly be made. At any rate it is not likely that the banks' capital will be increased for the purpose of increasing the cash balances. Taking it from a banker's point of view, it is maintained that any portion of capital lying in the till would be anything but profitable.

Similarly, no substantial reason is forthcoming for requiring the banks to amalgamate before allowing them to go to London with borrowing papers "The possibility," said Mr. Dawkins, "of three presidency banks, each connected with the Government, competitively pledging Indian securities against each other in London, could scarcely be viewed with favor." It is by no means certain that any such competition would take place; and if it did, it would not be harmful to any of the banks in a great market like London. It is clear that the proposals sent in from various sources for enabling the banks to expand their resources in times of stringency found no favor at the hands of the Government. As it is, the banks must respect the decision of the Government not to make their surplus balances available to the market, and not to lend from the currency nor the reserve. But in the matter of raising funds in England, it seems hardly reasonable that the market should be denied the advantages which would be obtained from a connection between the London market and the presidency banks. The obstacles which have been thrown in the way of this desirable connection can hardly be regarded as serious. The Government will likely legislate to give the banks power to deal with the securities of assisted railways and district boards, and to borrow in London, provided they will first of all amalgamate with other presidency banks and increase the joint capital. It is doubtful whether the amalgamated bank will be entrusted with any more of the Government deposits than the three banks now receive.

The transfer to the new bank of the currency department is not contemplated; but even if this step was intended, the conditions as to remuneration indicated by Mr. Dawkins are such that no bank would accept them. The question left for decision is: Are the advantages to be derived from dealing with the securities of a few small bodies like assisted railway companies and district boards, and from borrowing power in London, sufficient inducement for the banks to merge themselves into a large and cumbrous institution? The only real advantage, both to the banks and the market, could be in getting access to London. The banks recognize a duty to the Government and to the public, and are ready to perform that duty, but if onerous conditions are attached to their proposals for improving the local money market, they must pause before accepting them. At the same time they are willing to assist in a comprehensive scheme for removing any real disadvantages which may exist in the present situation. Such a scheme, to be complete, must include not only charge of the currency arrangements and resources, but also the whole of the Government banking business with the whole of the Treasury balance, as far as circumstances in India will permit of these being taken in, and also the Indian Government cash balances in London. The Government recommendations have gone to the Secretary of State for India, and his reply will, no doubt, be made public in due course of time,

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COINAGE FOR THE YEAR 1900.

Coinage executed at the mints of the United States during the year ended December 31, 1900, was as follows

Denomination.	Pieces.	Value.
Double eagles	4,334,084	$86,681,680.00
Eagles	374,960	3,749,600.00
Half eagles	1,734,730	8,673,650.00
Quarter eagles	67,205	168,012.50
Total gold	6,510,979	$99,272,942.50
Silver dollars	24,960,912	$24,960,912.00
Half dollars	10,067,234	5,033,617.00
Quarter dollars	15,291,497	3,822,874.25
Dimes	24,779,182	2,477,918.20
Total silver	75,098,825	$36,295,321.45
Five-cent nickels	27,255,995	1,362,799.75
One-cent bronzes	66,833,764	668,337.64
Total minor	94,089,759	$ 2,031,137.39
Total coinage	175,699,563	$137,699,401.34

BANKS OF WEST VIRGINIA.

The report of the bank examiner of West Virginia shows that there were eighty-nine of these institutions in active operation between April 1st and September 30th of the current year, an increase of eleven since the last report of the bank examiner. Certificates of incorporation have been issued to four additional banking institutions, which it is learned have been organized, or were in process of organization, but have not yet opened for business. Since the report of the present examiner's predecessor for the year ended September 30, 1899, fifteen new banks have been organized under the laws of this state, and have opened their doors to the public.

The total resources of the state banks for the last two years were as follows: 21,747,645.58 for 1899 and $27,430,644.07 for 1900; capital stock (1899), $3,251,-257.10, and (1900), $3,449,676.40.

The increase for the year of $33,077,-953.01 in total aggregate deposits seems worthy of note. Surplus funds and undivided profits amount to $1,672,328.36 for the current year, and $1,410,965.64 for the year 1899, showing an increase of $261,-352.72, or nearly 19 per cent, which may be properly regarded as presenting very satisfactory results for the year's business, and attesting to the augmented financial strength of these institutions, together with a fair realization of profits to their stockholders

The increase in savings deposits, amounting to $470,640.10, or nearly 48 per cent, is unprecedented, and particularly gratifying as evidence of the fact that the wage-earners appear to be sharing in the general prosperity.

FOREIGN EXCHANGE.

Foreign exchange has become so important a branch of banking business every banker should thoroughly understand it.

The new book entitled "Foreign Exchange" by H. K. Brooks, author and publisher, 78 Monroe St., Chicago, gives a complete and comprehensive explanation of foreign exchange transactions, forms used, foreign money, besides conversion tables for all foreign monies at every rate of exchange. Its usefulness and low cost ($5.50, $7.50 and $10, according to binding) will insure its sale to every banker. It will be sent (charges prepaid) to any bank for inspection.

PITTSBURG BANKS PROSPEROUS.

The Pittsburg Banker prints a statement showing the profits of the national banks of Pittsburg for the year ending with October, 1900, with comparisons for the past ten years. With one exception, all the banks paid dividends during the year, the total disbursements amounting to $1,074,000 on a capital of $13,350,-000. Within the same period all save two added to their surplus and undivided profits, the aggregate of these additions being $1,586,837. The total surplus and profits amounted to $14,350,062, or about a million dollars in excess of the total capital.

Within the past ten years the surplus and profits have increased from $7,739,-718 to $14,350,062, an increase of $6,610,-344. It should be stated, however, that about $1,000,000 of this surplus did not come directly from earnings, but from the sale of stock at a premium, the latter being added to surplus fund. But even with this deduction the remaining increase is very large, and reflects the prosperity enjoyed by the banks during the past ten years. From 1890 to 1899 the amount paid in dividends was $9,276,-258.

NATIONAL GOLD HOLDINGS.

The Federal Treasury has more gold than is held by any other national treasury. France until recently held the first place, her bank having $444,537,754 of the yellow metal. The Bank of Russia comes next, with $346,890,100; the Bank of England fourth, with about $300,000,000. Our position as a gold country is really stronger than the Treasury's holding of $451,447,407 of gold indicates, since the national banks, according to official reports, hold $312,000,000 of gold in addition. Including the considerable amounts of gold held by private banks, business firms and individuals, the total of gold doing work in this country, as circulation or reserves, is estimated at $1,059,000,000.

A. E. Martell & Co., 93 Broad street, Boston, Mass., put up all styles of printed bank forms in duplicating books for using with pen and ink, lead pencil or stylus. They have made a specialty of bank work for years, particularly in pen and ink duplicating books. Send them a sample of any bank form and they will submit price on same and will also mail samples of various forms if desired.

BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACTION ON NOTE—DIRECTING VERDICT.

In an action on a note by a holder who has acquired it before maturity for value, where he established defendant's signature, his ownership, and its non-payment, and that there were no erasures on it, and defendant denied its execution, but only claimed on the trial, without denying his signature, that, if it was the note executed by him, the date had been changed, the issue is for the jury. First National Bank vs. Bowen, 84 N. W. Rep. (Mich.) 289.

ASSIGNMENTS FOR CREDITORS—PREFERENCE OF CREDITOR OPERATING AS ASSIGNMENT.

A payment made by an insolvent debtor in the usual course of business in the belief that he was solvent, did not operate as an assignment for the benefit of creditors, under the act of 1856, there being no intention to prefer. People's Deposit Bank vs. Campbell's Assignee, 59 S. W. Rep. (Ky.) 22.

BANK DIRECTORS—FRAUDULENTLY RECECIVING DEPOSITS — SUFFICIENCY OF EVIDENCE—RES GESTAE.

A bank director, for a week preceding its failure, was at the bank during business hours, and in the evening with other directors, and caused a statement of its affairs to be made. On examination of such statement he became aware of the bank's insolvency, and after a discussion of the propriety of receiving deposits in view of the insolvency, agreed on such course. *Held* sufficient to warrant a finding that when certain deposits were received just prior to the bank's failure such director knew of the insolvency, and actually took part in directing their receipt.

In an action to charge a bank director with individual liability for receiving deposits knowing the bank to be insolvent, that such director was present with other directors after it had been decided to close the bank, and as a result of such meeting certain depositors were permitted to withdraw their deposits, not in the ordinary course of business, is admissible as res gestae to show the intent with which such deposits were received.—Cassidy vs. Uhlmann, 66 N. Y. Sup. 670.

BANKRUPTCY — EFFECT OF DISCHARGE—PROVABLE CLAIM.

The claim of the payee of a note against the maker by reason of his having paid the judgment obtained against him and the maker on the note by the indorsee, the payment being after the maker had filed his petition in bankruptcy, is within Bankr. Act 1898, Sec. 17, making a discharge in bankruptcy a release of the bankrupt from all his "provable debts"; section 67, subd. 1, providing that when a creditor whose claim against the bankrupt is secured by the individual undertaking of any person fails to prove such claim such person may do so in the creditor's name, and, if he discharge such undertaking, he shall be subrogated to the rights of the creditor. Smith vs. Wheeler, 66 N. Y. Sup. 780.

BANKRUPTCY—STATE LAW—PROCEEDINGS — BANKRUPTCY ACT ONLY—EFFECT.

Since the statute of Texas concerning assignments for the benefit of creditors is in no sense an insolvent law providing for the discharge of a debtor without the consent of his creditors, but is a statute prescribing a mode of administration of insolvents' estates under assignments which would be good at common law, it does not conflict with the national bankruptcy act of 1898, and hence is not suspended by that act.

Though a general assignment for the benefit of creditors, made under the statute of Texas, which does not conflict with the national bankruptcy law of 1898, is

an act of bankruptcy which can be set aside if made within the period prescribed by the bankrupt law, it is valid until bankruptcy proceedings are begun against the assignor. Patty-Joiner & Eubank Co. vs. Cummins, 59 S. W. Rep. (Texas) 297.

BANKS AND BANKING—LOAN AND TRUST COMPANIES—RIGHT TO RECEIVE DEPOSITS.

Laws 1822, c. 50, incorporated the Farmers' Fire Insurance & Loan Company, and provided that nothing in the act should be construed to authorize it to receive any deposit or deposits, or to exercise any banking privileges. Laws 1836, c. 211, changed the name of said corporation to the Farmers' Loan and Trust Company, and declared that nothing contained in the act should be construed to confer on the corporation any powers other than those conferred by the original act of incorporation; and Laws 1890, c. 433, conferred on the corporation, in addition to the powers already possessed, the power to take, accept and execute all trusts of every description. Laws 1892, c. 689, sec. 163, conferred on every trust company incorporated by special law the powers of trust companies incorporated under said banking law; and sec. 156 authorized trust companies formed under the banking act to receive deposits of trust moneys and securities. *Held* that the defendant trust company had the right to receive deposits, since by the act of 1892 it became a trust company incorporated by special law, and entitled to the benefit of the provisions of the banking act, and the prohibition in the original act of incorporation against receiving deposits was thereby annulled. —Venner vs. Farmers' Loan and Trust Co., 66 N. Y. Sup. 773.

BANKS AND BANKING — PUBLIC FUNDS — DEPOSITS — EMBEZZLEMENTS — OFFICERS — LIABILITY—PUBLIC MONEY—SET-OFF—DEPOSITS—INSOLVENT BANK—DEMAND —NECESSITY—NOTES DUE INSOLVENT BANK—EQUITY—SURETY—RIGHT TO SET-OFF.

M. was president of defendant bank, and embezzled money belonging to a town of which he was a railroad commissioner, but, before absconding, gave his note to the bank to cover this shortage, and the bank's receiver, in assessing the stock, included such shortage among the debts to be paid by the bank. *Held* that the facts showed that M. had deposited the money in the bank, and hence embezzled it by virtue of his position as president of such bank, and not as railroad commissioner, and hence the bank was liable therefor.

A board of railroad commissioners who deposit public money in a bank become guarantors and insurers of its repayment; and each member is individually liable therefor, if lost through such bank's failure.

Where plaintiff seeks to offset a certificate of deposit against a debt owing an insolvent bank, the fact that he fails to make a formal demand for the deposit will not bar his right to the set-off.

Plaintiff, who was surety for the payment of certain sums deposited in defendant bank, which were due and payable at the time of the bank's suspension, owed certain notes to the bank, which became due before a receiver was appointed for such bank. Owing to the time required to fix plaintiff's liability, he did not pay the creditors for some time after suspension. *Held* that payment will be deemed to relate back, and to have been made at the time of suspension, and the amount paid may be set off against the notes held by the bank against plaintiff.

Where a party executes a guaranty for the payment of sums deposited in a bank to which he is indebted, which sums are due and payable at the time of the bank's suspension, equity will give him credit on his indebtedness for the payments made because of the bank's failure to do so, whether he is regarded as a surety, and becomes subrogated to the rights and claims of the depositors, or simply that by the bank's failure and default he became liable for such sums.—Kilby vs. First National Bank, 66 N. Y. Sup. 579.

BANKS—COLLECTIONS.

Plaintiff bank sent to the defendant bank, for collection, drafts drawn by W. on the K. bank, and defendant forwarded them to such bank, which, in payment, sent defendant drafts drawn by it on defendant. Defendant merely protested these, the account with it being overdrawn, and sent them to plaintiff. *Held* that, though the K. bank was insolvent,

defendant, having made no effort to obtain possession of the drafts sent it for collection, and not having had them protested and notice of protest given, was liable for the amount thereof. National Revere Bank vs. National Bank of Republic, 66 N. Y. Sup. 662.

BANKS—SPECIAL DEPOSIT — PARTIES—BILLS AND NOTES—RELEASE OF MAKER—EVIDENCE—SUFFICIENCY.

Complainant cannot maintain a bill for another's use to have a deposit made by him in a bank declared a special deposit for the party for whom he sues, where he was not authorized to institute the suit.

Complainant and his wife executed notes to the latter's brother for her indebtedness, which complainant, after his marriage, assumed. The notes were indorsed to the creditor and by him to a bank. When the first note became due, the parties were notified, and the brother paid a part of it. Complainant stated that both the creditor and the bank agreed to release him from payment, but they stated that they did not. The brother paid the amount because he was an indorser, and complainant was insolvent. *Held* insufficient to show that complainant was released from payment of the note.

Complainant and his wife executed notes to the wife's brother for her indebtedness, which complainant, after his marriage, assumed. The notes were indorsed to the creditor, and by him to a bank. When the first note fell due, the bank notified all the parties, and a part of it was paid by the brother as indorser. Complainant verbally notified the bank to sue, which it failed to do. The brother was insolvent, and complainant sustained no loss from the bank's failure to sue. *Held* insufficient to show that the complainant was merely an accommodation maker, who was released by the bank's failure to sue.—Page vs. Merchants' Exchange Bank, 59 S. W. Rep. (Tenn.) 367.

BANKS—GARNISHMENT—DEFENSE—CONSTITUTIONAL LAW—CORPORATIONS—UNJUST DISCRIMINATION.

A trustee who had transferred the property sought to be attached by trustee process can defend on the ground of rights acquired by the transferee, without the transferee being made party.

V. S. Sec. 1306, providing that negotiable paper may be attached by trustee process before notice of transfer, and that such paper actually transferred to a bank within the state before due shall be exempt from such attachment, is not unconstitutional as a discrimination against banks in other states, within the meaning of Constitution United States art. 4, sec. 2, giving equal privileges to "citizens" of the several states, and Id. Amend. art. 14, sec. 1, forbidding a state to abridge the privileges of any "citizen" of the United States, as a corporation, is not a citizen within the meaning of such provisions.

V. S. Sec. 1306, is not unconstitutional as a discrimination against banks without the state, contrary to Constitution United States Amend. art. 14, sec. 1, forbidding any state to deny to any citizen "within its jurisdiction" the equal protection of its laws, as a corporation not created by the state, nor doing business under conditions subjecting it to proceed in courts of the state, is not within the jurisdiction of the state.

V. S. Sec. 1306, providing that negotiable paper may be attached by trustee process before notice of transfer, and that such paper actually transferred to a bank within the state before due is not subject to such attachment, merely enables banks within the state to discount with safety paper which a bank without the state could not discount without risk, and is not unconstitutional, as it does not affect the continuance and utility of federal banks as agents of the federal government.—Hawley vs. Hurd, 47 Atl. Rep. (Vt.) 401.

BANKS—INSOLVENCY—ASSIGNMENT FOR BENEFIT OF CREDITORS—APPLICATION OF DEPOSITS—AUTHORITY OF PRESIDENT—PAYMENT OF DEBT TO BANK—ULTRA VIRES CONTRACT.

Where, at the time a national bank was placed in the hands of a receiver, another corporation had on deposit therein a certain sum of money, and was also liable to the bank on distinct contracts, such other corporation had the right to direct the application of the money so on deposit.

Where the members of the board of directors of a bank for months ceased to exercise the functions of their offices, and have abandoned the management and con-

trol of the corporation business entirely to the president of the bank, it will be presumed that such officer was authorized to do, in the name of the bank, whatever the bank might lawfully do, and no special authorization or ratification of his acts need be shown.

A contract by the terms of which a national bank receives corporate stock of another corporation in payment of a debt owing to the bank by such other corporation is not ultra vires as to the bank when, at the time of making the contract, such corporation is financially embarrassed, and unable to meet its commercial obligations as they mature. Such contract is directly incidental to the proper exercise of the powers for which the bank was chartered.

A contract of a corporation that is ultra vires, not because prohibited by positive law, or inherently vicious, and not because the corporation could not, under any circumstances, make the contract, but solely because of the existing circumstances and conditions under which it was made, is never void, and the plea of ultra vires will not avail either party to such contract when the contract has been fully executed by the other party.—Tourtelot vs. Whithed, 84 N. W. Rep. (N. D.) 8.

BANKS — OCCUPATION TAX — UNIFORMITY OF TAXATION—NATIONAL BANKS—CONSTITUTIONALITY OF STATUTE—DELINQUENT TAXES —INTEREST—JUDGMENT FOR INTEREST.

2 Sayles' Civ. St. art. 5049, subd. 5, providing for the levy of an occupation tax on every person, firm or association engaged in banking, is not void, under Const. art 8, sec. 2, which requires all occupation taxes to be equal and uniform on the same class of subjects, by the fact that it cannot be enforced against national banks, although applying to banks doing similar business, since the act applies to all banks subject to state taxation.

2 Sayles' Civ. St. art. 5049, subd. 5, providing for levy of an occupation tax on every person, firm or association engaged in banking, does not violate the fourteenth amendment of United States constitution, which prohibits any state from denying to any citizen the equal protection of the laws, since the tax applies to all persons in the same class.

2 Sayles' Civ. St. art. 5049, subd. 1, requires occupation taxes to be paid in advance. An occupation tax was levied on defendant a few days prior to the passage of Gen. Laws (Called Sess.) 25th Leg. p. 50, which amended the act under which such tax was levied by prohibiting so large a levy as that made on defendant. *Held* that the defendant was not entitled to a reduction of the tax already levied.

In an action to collect a delinquent occupation tax, levied under 2 Salyes' Civ. St. art. 5049, subd. 5, authorizing such tax on banks, it is error to allow interest thereon, as not authorized by the statute.

Where an action is brought to collect a delinquent occupation tax levied under 2 Sayles' Civ. St. art. 5049, subd. 5, authorizing such tax on banks, and the trial court has allowed interest thereon, which is not authorized by the statute, but the judgment states the amount of the principal, it will not be reversed therefor, but will be reduced to the amount of the principal.—Brooks vs. State, 58 S. W. Rep. (Texas) 1032.

BILLS AND NOTES—ACTIONS—LIMITATIONS — NEW PROMISE—DEFENSES—JUDGMENTS—RES JUDICATA—RENEWAL—ACCEPTANCE—RELEASE — STATEMENTS BY AGENTS.

A note falling due in 1892 was extended until 1893, and suit was commenced thereon in 1898. The payee extended the time on faith of an agreement to extend, and made no effort to collect it until after it became due in 1893. A defense was that, such agreement being without consideration, the period of six years' limitation precluded recovery. *Held* that, the extension, though without consideration, having been acted on by all the parties, complainant's right of action did not accrue until the note became due, in 1893, and hence was not affected by limitation.

The acceptance of a renewal note, which a maker of the old note had failed to sign, does not extinguish the old note, and release such maker, where the renewal was accepted under agreement that such maker was not to be released, or the old note extinguished, until such maker signed the renewal.

When a note executed by several makers became due, a new note was executed, which was not signed by one of the makers. The renewal was delivered to the payee, who surrendered the old note under

agreement that the omitted maker was not to be released, or the old note extinguished, until the new note was signed by such maker. The latter afterward refused to sign the renewal, and the payee instituted suit thereon against the parties who had signed. *Held* that the election to sue on the renewal note was not an acceptance of it so as to extinguish the old note.

Where the maker of a note agrees to sign a renewal, the agreement is a new promise to pay the indebtedness, though he does not sign the new note, and, having been made within six years, will prevent the bar of limitation in a suit on the old note.

In an action on a note executed by several makers, part of them cannot complain of a release by complainant of their codefendants, where such codefendants did not rely on the release, but allowed judgment against them.—Bowman vs. Rector, 59 S. W. Rep. (Tenn.) 389.

BILLS AND NOTES—COLLATERAL SECURITY—APPLICATION.

Where plaintiff took notes as collateral security for a note given by defendant under an agreement that he was to exhaust the liability of the makers of the collateral notes before enforcing defendant's liability, such collateral notes, being given at the same time as other notes by the same parties to plaintiff, were of equal dignity with the notes given plaintiff, and the proceeds of the sale of the lands of the makers should be applied pro rata to the payment of all the notes, and therefore defendant was entitled to a credit on the note to such pro rata amount payable on the collateral notes. —Grayson vs. Harrison, 59 S. W. Rep. (Tenn.) 438.

BILLS AND NOTES—CONSIDERATION —SURETIES — INDORSERS — CREDITS.

Where W. was payee of a note signed by the principal and two securities, the wife of the payee, who was his executrix, and whose name appeared in the lower left-hand corner of the note, is not liable on the note as surety or indorser.

A trustee in a deed given to secure the payment of certain debts on which he was liable as security is entitled to credit for interest paid on the renewal of notes with the consent and direction of the grantor and the county court out of the proceeds of the trust property, even though such interest exceed the legal rate.

Under a contract to pay a surety on notes any amount he may have to pay a surety because of his suretyship he is entitled to recover the whole of a note payable to him on which he was first indorser, and which he paid, where it is not shown that subsequent indorsers were joint makers or guarantors with him, since a payee of a note who is also first indorser cannot recover of subsequent indorsers in the absence of such showing.—Stacy vs. Rose, 58 S. W. Rep. (Tenn.) 1087.

BILLS AND NOTES—INDORSER—NOTICE OF DISHONOR—SUFFICIENCY OF NOTICE.

Laws 1897, c. 612, Sec. 160, provides that, except as therein otherwise provided, an indorser will be discharged by a failure to give notice of dishonor. Section 179 provides that when an indorser has not added his address to his signature the notice of dishonor shall be mailed to the postoffice nearest his residence, or where he is accustomed to receive his mail, or his place of business. An indorser did not place his address on the instrument, and the notice of dishonor mailed to him was not addressed to the place where he resided or where he did business, but to a place owned by him and where his sons did business. The indorser swore that he was not accustomed to receive mail at such place, and that he did not receive such notice. *Held* that the indorser was discharged for want of notice of dishonor.—Philip & William Ebling Brewing Co. vs. Reinheimer, 66 N. Y. Sup. 458.

BILLS AND NOTES—LIABILITY OF INDORSER—EXTENSION OF TIME—RELEASE—CONSIDERATION.

Where, in an action to charge an indorser on a note, the defendant alleges as a defense that the time of payment was extended on consideration of the principal entering into a written contract for the sale of corn, which the plaintiff contends was void, the evidence of the indorser to establish such defense is not confined to the written contract, but it may be supplemented by parol evidence.

An action was brought against an indorser on a note, who pleaded that the time of payment was extended without

his consent in consideration of the maker entering into a written contract for the sale of corn to A. The contract provided that the price should be based on the market price on a day between two certain dates which was to be named by the maker, and the latter failed to designate such date. The plaintiff claimed that the contract was void, and that it did not form a valid consideration for the extension of the time of payment. *Held* that it was not error for the court to submit the issue whether there was any consideration for such extension since the jury might find that A. had waived the requirement that the price be fixed before a certain day, and that such contract was valid.

A judgment holding that an indorser has been released from liability by an extension of time by the plaintiff will not be reversed on the ground that such extension was only on condition of a sale of corn by the maker, and that the sale was not made, where there is evidence that the sale had been made, and the question of the sale is submitted to the jury.—Bank of Horton vs. Brooks, 62 Pac. Rep. (Kan.) 675.

BILLS AND NOTES—CONSIDERATION —SUFFICIENCY OF REPLY.

Where the answer alleged that there was no consideration for the assigned note sued on, a reply alleging that the note was executed in consideration of another note, and for the purpose of enabling the payee to obtain money by the sale of the note sued on, was sufficient.—Congleton vs. Garrard, 58 S. W. Rep. (Ky.) 791.

BILLS AND NOTES—TRANSFER—PAYMENT—USURY — PRINCIPAL AND AGENT—NOTICE.

Defendant in an action on a note alleged want of consideration, the including therein of usurious interest, payments to the payee before transfer, and that the payee was not the bona fide owner thereof. There was evidence of payments, and of usurious interest being included in the note, and that the payee acted as agent of his daughter, the plaintiff, in purchasing this and other notes. *Held* that defendant was entitled to a charge as to the effect of the agent's knowledge upon the rights of the principal if the jury found said agency existed, and a refusal to so charge was error.—Ranft vs. Bolles, 62 Pac. Rep. (Kan.) 537.

CERTIFICATE OF DEPOSIT, ACTION ON—LIMITATIONS—BANK PARTNERSHIP—DISSOLUTION—PERSONAL NOTICE TO CUSTOMER.

Limitations only begin to run on a certificate of deposit when there is an actual demand of payment in due form, and such demand must precede an action thereon.

Comp. Laws, Sec. 4059, declares that liability of a general partner for the acts of his copartner continues, even after the dissolution, "in favor of persons who have had dealings with and given credit to the partnership" during its existence, until personal notice of dissolution. *Held* that one who had made two deposits of $40 and $35 each in a certain year during the existence of a banking firm, dealt therewith and gave credit thereto, within the meaning of such section, and that a habit of dealing, or any particular amount of credit, need not be shown to entitle a customer to such notice.—Tobin vs. McKinney, 84 N. W. Rep. (S. D.) 228.

CHATTEL MORTGAGES—LIEN—REMOVAL OF PROPERTY TO ANOTHER STATE.

When a chattel mortgage has been executed and recorded in accordance with the laws of the state where the property is situated, so as to there create a valid lien, such lien will be recognized and given effect, through comity, in another state, to which the property is subsequently removed, in the absence of contrary legislation, although the mortgage is not recorded there, and will not be held subject to the requirements of the statutes of the second state as to the mode of execution and recording.

A seizure of mortgaged property in the possession of one claiming to hold it under the mortgagee, upon an attachment against him or another than the mortgagee, and against his protest, amounts to a conversion, and entitles the mortgagee to recover its value.—Shapard vs, Hynes, 104 Fed. Rep. 449.

CHATTEL MORTGAGES—MORTGAGE ON SHARES OF STOCK—RECORDABLE INSTRUMENTS — NOTICE—BONA FIDE PURCHASERS.

A mortgage on shares of stock not being a recordable instrument, the record thereof does not operate as constructive notice.

One to whom shares of stock are pledged to secure an antecedent debt is not a bona fide purchaser for value, and

therefore holds them subject to any lien which was valid against the pledgor, though he had neither actual nor constructive notice thereof.—Shuster et al. vs. Jones et al., 58 S. W. Rep. (Ky.) 595.

CHATTEL MORTGAGES—VALIDITY—ATTACHMENT—CORPORATIONS.

Civ. Code, Sec. 2957, subd. 1, provides that a mortgage of personal property shall be void against creditors of the mortgagor and subsequent purchasers and incumbrancers of the property in good faith and for value, unless it is accompanied by the affidavit of all the parties thereto that it is made in good faith, and without any design to hinder, delay or defraud creditors. *Held* that, where a chattel mortgage was recorded without such an affidavit by the mortgagee, the omission was not remedied by a subsequent affidavit without again recording the instrument and the mortgagor's creditors could proceed by attachment against the property in the hands of the mortgagor.

Under Civ. Code, Sec. 2957, subd. 1, providing that a mortgage of personal property shall be void as against creditors of the mortgagor, etc., unless accompanied by a good-faith affidavit by all the parties thereto, such affidavit need not be executed by all the members of a corporation or partnership where a corporation or partnership is a party to the mortgage.—Alferitz vs. Scott, 62 Pac. Rep. (Cal.) 735.

CHATTEL MORTGAGE—VALIDITY—FAILURE TO RECORD.

A chattel mortgage describing the property as 10 carriage horses, in mortgagor's possession in a stable in a certain street, does not sufficiently describe the property to prevent confusion.

Under Laws 1833, c. 279, and Laws 1897, c. 418, a chattel mortgage is invalid as to creditors—even those with knowledge—if not filed.—McDonald vs. City Trust, Safe-Deposit and Surety Co., 66 N. Y. Sup. 475.

CHATTEL MORTGAGE UNRECORDED—VALIDITY AS AGAINST JUDGMENT CREDITORS.

A chattel mortgage which was not recorded until after the property had been seized by a judgment creditor under execution was void as to such creditor, though he had notice of the existence of the mortgage.—Dunham vs. Silberstein, 66 N. Y. Sup. 476.

CHECKS — EXCHANGE — CONSIDERATION.

In an action by plaintiff as assignee after maturity of two checks drawn and delivered to the payee by defendant in exchange for a check of a third person, which was afterward dishonored, defendant pleaded want of consideration. *Held* that, since one promise is a legal consideration for another, the plaintiff was entitled to recover.—Shannon vs. Hawley, 66 N. Y. Sup. 471.

CORPORATIONS—AUTHORITY OF OFFICER — DENIAL — ASSIGNEE OF CORPORATION—ESTOPPEL—ULTRA VIRES—RATIFICATION.

A corporation pledged certain warehouse receipts to secure its loan to a bank. After payment of all but $1,000, its treasurer and general manager, who was largely indebted to the same bank, informed it that, as the corporation owed him more than that amount, he had made arrangements with the corporation to pledge such receipts to secure his individual loan. The bank accepted the receipts, and thereafter, on its request, they were indorsed in blank by the secretary, who was the son of the manager. The corporation thereafter paid its loan without taking up the receipts. The representation of the manager as to the debt due him was in fact false. *Held* that, treating the pledge for the debt of the manager as the act of the corporation, it was ultra vires and void, and incapable of ratification.

As the company had no knowledge of the false representation of its manager as to the existence of a debt from it to such manager, it was estopped from denying its existence.

One who receives from an officer of a corporation the securities of such corporation as security for a personal debt of such officer does so at his peril.—Wheeler vs. Home Savings and State Bank, 58 N. E. Rep. (Ill.) 598.

CORPORATIONS—KNOWLEDGE OF OFFICERS—NOTICE.

The knowledge acquired by an officer of a corporation while acting for himself in the interest of his own separate undertaking is not imputable to the corporation, and it will not be bound by the knowledge or the acts of its officer under such circumstances.—First National Bank vs. Skinner, 62 Pac. Rep. (Kan.) 705.

DEED—MORTGAGE—PAROL AGREEMENT — SUBSEQUENT PURCHASERS—RENTS—ACCOUNTING — CONVEYANCE.

Complainant purchased certain land, borrowing a large portion of the price; the deed being executed by the vendors to the lenders under a parol agreement that the would hold the title in trust until the payment of the loan and interest by the purchaser, for which no time was fixed. The purchaser took possession, made improvements, and made payments on the loan till 1892. In 1894 the grantees in the deed sold the land to two of the defendants, who knew of the prior agreement, and who took possession. The trustees received rent for the premises for 1893, 1894 and 1895. *Held* that a decree declaring that the deed was a mortgage as to all parties, and hence complainant was entitled to an accounting for the rent, and, as the rent paid the mortgage, complainant was entitled to a conveyance of the premises, was proper.

Under Code, Sec. 4230, making the creation of trusts in land void when not in writing, but providing that, where a trust arises by result of law, it shall be of like effect as if the statute had not been passed, a deed by the vendors of land to the lenders of the purchase money to the vendee, under a parol agreement to convey title upon payment of the loan, may be shown to be a mortgage, as against purchasers from the grantees, who will be held constructive trustees.

Code, Sec. 4233, providing that a conveyance absolute on its face, where the maker parts with the possession of the property, shall not be proved to be a mortgage by parol except the ground of fraud does not apply to a deed made by vendors to the lenders of the purchase money to the vendee, under parol agreement that it shall constitute a mortgage; the vendee remaining in possession, by himself or tenant, to the knowledge of all parties.—Fultz vs Peterson, 28 So. Rep. (Miss.) 829.

FEDERAL COURTS—JURISDICTION—REMOVAL OF CAUSES.

An action by or against an agent of the shareholders of a national bank, chosen by them in pursuance of "An act authorizing the appointment of receivers of national banks and for other purposes," approved June 30, 1876, and its amendment (19 Stat. 63, c. 156; 27 Stat. 345, c. 360; 29 Stat. 600, c. 354), is a suit arising under the laws of the United States, of which a federal court has jurisdiction, under sections 1 and 2 of the Acts of 1887-88 (25 Stat. 434).

Such an action is also a case for winding up the affairs of a national bank, and is by or against an officer thereof, and hence cognizable by a federal court, under the last clause of sec. 4 of the Acts of 1887-88 (25 Stat. 436).—Guarantee Co. of North Dakota vs. Hanway, 104 Fed. Rep. 369.

FRAUD — ESTOPPEL — SALE — PARTIES.

Fraud cannot be based on a mere matter of opinion as to value stated in good faith.

Where J. contracts to sell to L. 50 shares of the stock of the F. Bank when issued, G., the cashier, to hold the stock as security for the purchase money note, L. cannot predicate fraud on the part of J. and G. in that the certificate for the stock signed by the proper officers, and made out in the name of L., was not detached from the stub book, but was left there as a matter of convenience to him, and for its preservation.

Where L., being informed that, if she would telegraph the bank examiner that she made no claim to stock in the bank, suit against her for assessment on the stock would be dismissed, did so, and the bank examiner canceled the stock, and the suit was dismissed, she is estopped to thereafter claim ownership in the stock as a basis for suit against any one for conversion thereof by reason of the cancellation, especially where she was informed that her declaration was desired in connection with the business of the bank.

An order by J., stockholder in the C. Bank, on G., cashier thereof, and who became cashier of the F. Bank on consolidation of the two banks as the F. Bank, to issue to L. 50 shares of the stock of the F. Bank when it should be issued under the consolidation of said banks, does not evidence a sale of stock of the C. Bank, so as to carry an interest in surplus of said bank, which did not go to the F. Bank.

To justify a decree giving L. a certain amount of the surplus of the C. Bank because of purchase by L. from J., it is not enough that J. is defendant, but the other stockholders must be represented.—Long vs. Gilbert, 59 S. W. Rep. (Tenn.) 414.

HUSBAND AND WIFE—SEPARATE PROPERTY — CHARGE — CREATION —EFFECT—HOMESTEAD.

Where a husband and wife executed notes and a writing by which the wife charged and bound her separate estate for the payment of the notes, the husband consenting thereto, as required by Code, Sec. 1826, providing that a wife's promise to bind her separate estate must be made with the written consent of her husband, such writing did not subordinate her homestead right in the land charged to the lien, or charge thereby created, since it did not create a mortgage lien, the title never having passed to plaintiff.—Wachovia National Bank vs. Ireland, 37 S. E. Rep. (N. C.) 223.

INSOLVENT BANK—ACTION AGAINST STOCKHOLDERS—RECEIVERS.

Section 55, c. 47, Sess. Laws 1897, does not take away from the creditors of a bank the right to proceed against the stockholders to recover their debt due from the bank, but does impose a condition, in cases where a receiver has been appointed, that they show to the satisfaction of the court that the receiver has not begun suit against the stockholders to enforce their liability.

A receiver in such case cannot maintain a suit against such creditor for the sole purpose of enjoining him from prosecuting such suit against the stockholders.—Sims vs. Brown, 62 Pac. Rep. (Kan.) 713.

INSOLVENT BANK — APPOINTMENT OF RECEIVER—RIGHT OF ATTACHING CREDITORS TO APPEAL.

In an action against an insolvent bank, an order appointing a receiver therein provided that it was not intended to interfere with the possession of the sheriff of the property of the bank thereinbefore attached; the court reserving its order on such possession until further hearing might be had on future proceedings. *Held* that prior attaching creditors were not entitled to appeal therefrom, as Comp. Laws, Sec. 5015, limits appeals from such an order to parties aggrieved.—Gales vs. Bank of Plankinton, 84 N. W. Rep. (S. D.) 192.

INSOLVENT BANKS—CAPACITY TO SUE ON CORPORATE INDEBTEDNESS.

2 Rev. St. Can. c. 129, Sec. 15, provides that a company shall cease to carry on its business from the time of the winding-up order, except in so far as is required for the beneficial winding up thereof, and that the corporate state and all the corporate powers of the company shall continue until the affairs of the company are wound up. St. Can. 53 Vict. c. 31, Sec. 91, provides that on the forfeiture of the charter of a bank it shall only remain in force for the purpose of enabling the directors or other lawful authority to wind up its business. *Held* that an insolvent Canadian bank has the capacity to maintain an action, after the appointment of liquidators, for the recovery of a debt.—Ham vs. Banque Ville Marie, 47 Atl. Rep. (R. I.) 364.

INSOLVENT CORPORATIONS—CREDITORS' SUITS AGAINST STOCKHOLDERS FOR UNPAID SUBSCRIPTIONS—SUFFICIENCY.

A creditor of a corporation who has exhausted his remedy at law can proceed, in order to obtain satisfaction of his judgment, against a stockholder to enforce the latter's liability to the company for his unpaid subscription, though the other stockholders are not made parties, and no account is taken of the other indebtedness of the corporation.—Cooper vs. Adel Security Co., 37 S. E. Rep. (N. C.) 216.

INTEREST—CONTRACT FOR HIGHER RATE AFTER MATURITY—DECREE —RATE OF INTEREST.

A contract in a promissory note for a lawful rate of interest from date to maturity, and for a higher, but lawful, rate after maturity, is valid and enforceable.

The decree or judgment upon such a contract lawfully draws interest at the higher rate until it is paid, because this was the agreement of the parties.—Linton vs. National Life Insurance Co., 104 Fed. Rep. 584.

INSTALLMENT NOTE—INDORSEE FOR VALUE—NON-PAYMENT OF INTEREST—EFFECT AS NOTICE—DEFENSE—FAILURE OF CONSIDERATION.

Where a note is made payable in installments, and the installments of principal have been promptly paid, failure to pay the interest also is not such dishonor as will charge a transferee for value prior to the maturity of the last installment, with notice of equities between the maker and payee.

In an action by the indorsee of a note, the consideration for which was a con-

tract by the payee to convey land by a good title, knowledge by the indorsee, at the time of the transfer, of what formed the consideration of the note, will not prevent a recovery, in case of a breach of contract to convey, unless he has knowledge that such breach has already occurred.—United States National Bank vs. Floss, 62 Pac. Rep. (Ore.) 751.

MARSHALING ASSETS — COMMON DEBTORS.

The doctrine of marshaling securities applies only to cases in which two or more creditors are seeking to satisfy their claims out of property of the same common debtor.

Where a creditor has two common debtors, not sustaining to each other the relation of principal and surety, one of them cannot claim exemption from liability on the ground that the other ought to be first sued, and compelled, if possible, to satisfy the debt.—Citizens' State Bank vs. Iddings, 81 N. W. Rep. (Neb.) 78.

MORTGAGE BY WIFE—EXTENSION OF TIME—DISCHARGE—USURIOUS CONTRACTS—NEW TRIAL.

Where a wife executes a mortgage on her property to secure the husband's antecedent debt, and the husband procures an extension of time for payment without the wife's consent, such extension discharges the mortgage, the wife occupying the position of surety, though the agreement for it was on a usurious consideration.

The husband's procuring, without the wife's consent, an extension of time for the payment of his debt secured by his wife's mortgage of her property, discharges the mortgage and destroys the mortgagee's power of sale, and a purchaser at a sale by the mortgage acquires no title, either legal or equitable.—Fleming vs. Borden, 37 S. E. Rep. (N. C.) 219.

MORTGAGE — DELIVERY — ASSIGNMENT—RECORD—DISCHARGE.

Though a mortgage has not been delivered till its assignment, and the mortgagee paid nothing for it, yet, the mortgagor's agent having caused its assignment, and the assignee having paid the agent the amount secured, the mortgage is good in the hands of the assignee as against subsequent liens.

The record of a mortgage avails an assignee thereof as against one taking a second mortgage subsequent to the assignment, though the assignment is not recorded.

Discharge of a mortgage by the mortgagee without consideration, after an unrecorded assignment of the mortgage, and after a second mortgage has been taken, will not avail the second mortgagee, he not having parted with value, or made any agreement for extension of payment in reliance on the discharge, but having merely taken as collateral a new security payable at a further time.—Spicer vs. First National Bank, 66 N. Y. Sup. 902.

MORTGAGES — ACKNOWLEDGEMENT —VALIDITY—ASSIGNEE IN INSOLVENCY—RECORDING.

An assignee in insolvency cannot attack the validity of a mortgage executed by his assignor prior to the assignment on the ground that the acknowledgement is defective, since the mortgage is good between the parties without an acknowledgement, and the assignee only represents creditors, and is not a purchaser for value.

Where a mortgage executed a month prior to the mortgagor's insolvency was not given in contemplation of insolvency, nor as a preference to the mortgagee, who had no reason to believe the mortgagor insolvent, the insolvent act of 1895 (sec. 59), providing that mortgages of real estate shall be deemed to have been made at the time of the instrument was filed for record, does not apply, since such section relates only to mortgages made within a month prior to insolvency, and in contemplation of it, in order to prefer a creditor.—Farmers' Exchange Bank vs. Purdy, 62 Pac. Rep. (Cal.) 738.

MORTGAGES — CONSTRUCTIVE NOTICE—WITHDRAWAL FROM RECORD—ESTOPPEL.

Under Ky. St., Sec. 496, a mortgage which was duly acknowledged and lodged for record is valid against a purchaser for a valuable consideration without notice, though not in fact recorded.

The clerk's indorsement on the mortgage to the effect that it was lodged for record is conclusive that this was done.

Though a mortgage is duly lodged, if it is afterward withdrawn by the grantee, or by his authority, express or implied, and while it is thus out of the clerk's office the property is purchased by another, without notice of the mortgage, it will not be enforced to the prejudice of an innocent purchaser.

Where one of the holders of a mortgage on an undivided two-thirds interest in land joined with the mortgagor in a conveyance of the land for the purpose of passing an interest which he had in the other one-third of the land, and the other mortgagee was consulted about it, and though both must have known that the purchaser was paying the full price for the land, on the idea that he was getting a good title, yet neither disclosed the existence of the mortgage, they are estopped to enforce the mortgage against the purchaser.—Webb vs. Austin, 58 S. W. Rep. (Ky.) 808.

MUNICIPAL BONDS—POWER TO ISSUE—ESTOPPEL FROM DENYING BY RECITALS—ESTOPPEL BY RECITALS OF OFFICERS—RECITAL BY OFFICERS—EFFECT—VENDEE OF BONA FIDE HOLDER ACQUIRES HIS RIGHTS — COUPONS — PRESENTATION AT PLACE OF PAYMENT UNNECESSARY BEFORE SUIT—INTEREST.

A quasi municipality may not,by recitals in its bonds, estop itself from denying that it is without power to issue them, when the laws are such that there can be no state of facts or of conditions under which it would have the authority to emit them.

But if the laws are such that there might, under any state of facts or circumstances, be legal power in the quasi municipality to issue its bonds, it may by recitals therein estop itself from denying that those facts or circumstances exist, and that it had lawful power to send these bonds forth, unless the constitution or the law under which the bonds are issued prescribes some public record as the test of the existence of some of those facts or circumstances.

When a municipal body has authority to issue bonds on the condition that certain facts exist, or certain acts have been done, and the law intrusts the power to, and imposes the duty upon, its officers to ascertain, determine and certify the existence of those facts, or the doing of those acts, at the time of the issuing of the bonds, their certificate will estop the municipality, as against a bona fide holder of the bonds, from proving its falsity to defeat them.

A recital of a compliance with the authorizing act by the officers of a county in a bond which they issue estops the municipal body from denying every fact connected with, or growing out of, the discharge of the ordinary duties of such officers, which under the law they were required to ascertain and determine before they issued the bonds.

A recital by the officers of a county in a bond that it was issued in pursuance of an act of the legislature which authorized the county to fund its indebtedness of a certain class is a plain certificate that it was issued in place of a just and valid indebtedness of the county of the character which the authorizing act empowered the officers of the county to fund.

The transferee of a bona fide purchaser of negotiable municipal bonds acquires all the rights of his transferror, and may invoke every presumption and estoppel arising from their negotiability and from their recitals in support of their validity which the transferor might have relied upon, even though the tranferee takes them after maturity with notice of all the alleged defenses.

The fact that coupons are made payable at a particular place does not make a presentation of them for payment at that place necessary before an action can be maintained upon them.

Coupons upon municipal bonds draw interest from their maturity until the date of the entry of judgment upon them at the rate established by the law where they are payable.—Hughes County vs. Livingston, 104 Fed. Rep. 306.

NATIONAL BANK, ACTION BY—CORPORATE EXISTENCE.

A denial that plaintiff "is a corporation duly organized as a national bank under the act of congress of June 3, 1864, or any other act," does not put in issue the plaintiff's corporate existence.—First National Bank vs. Gibson, 84 N. W. Rep. (Neb.) 259.

NOTE—CORPORATION—EXECUTION—AUTHORITY OF OFFICERS—NOTICE—DEFAULT JUDGMENT—VALIDITY—CONCLUSIVENESS—BURDEN OF PROOF—RIGHTS OF ASSIGNEE—COLLATERAL ATTACK—RIGHTS OF STOCKHOLDERS.

A note was executed by the president and secretary of a corporation to the president without authority of the board of directors, and without consideration to the corporation, and an action was brought against the stockholders to collect a judgment recovered against the cor-

poration on such note by an assignee of the judgment, who set out the note and recovery of the judgment in his complaint. *Held* that the burden was on the assignee to show the validity of the note, since it was prima facie void on its face, and was sufficient to charge an assignee with notice of want of authority of the corporate officers to execute it.

Where the president and secretary of a corporation, without authority or knowledge of the board of directors, executed a note of the corporation to the president, on which a default judgment was subsequently rendered against the corporation after service on the president, the stockholders of the corporation were not estopped from attacking the validity of such judgment in an action against them by the assignee to enforce its payment out of unpaid subscriptions—Saylor vs. Commonwealth Investment & Banking Co., 62 Pac. Rep. (Ore.) 652.

NOTE — CONSTRUCTION — INTEREST.

The quarterly installments of interest upon a promissory note in form as follows are payable in money: "$500.00. Almena, Kansas, October 2, 1895. On or before the first day of January, 1899, I promise to pay to the order of Conrad Staus five hundred dollars, in lawful money of the United States, or in alfalfa seed, threshed, fanned, sacked and delivered in Almena, Kansas, at $5.00 per bushel, at the option of the maker hereof, with interest at the rate of 7 per cent per annum from date. Interest payable quarterly. Not more than one note to be paid in that year."—Huff vs. Staus, 62 Pac. Rep. (Kan.) 548.

NOTES — RENEWAL — CONSIDERATION—EXISTENCE OF MORTGAGE —PROOF BY PAROL EVIDENCE—PROTEST—NOTICE OF INDORSER.

Where the note in suit was given in renewal of another note, such renewal constituted a sufficient consideration.

Where the party who asserted the existence of a mortgage had it in his possession, parol evidence was not admissible to show its existence.

Acts 1895, p. 402, provides that in the protest of a note it shall be sufficient for the notary to mail the notices required by law to the proper persons immediately after the protest, at their last known post-office. *Held* that where the indorser of a note was at her summer residence, and her absence from her home in the city was only temporary, the mailing of a notice of protest, immediately after it was made, to her city address, was sufficient to charge her as an indorser.—First National Bank vs. Reid, 58 S. W. Rep. (Tenn.) 1124.

NOTES—PARTNERSHIP—INDIVIDUAL DEBTS — PAYEE — KNOWLEDGE—LIABILITY—BONA FIDE HOLDER—INQUIRY—NEGOTIABLE INSTRUMENTS—DEFECTIVE TITLE—SUBSEQUENT HOLDER—BURDEN OF PROOF.

Where notes, executed by one partner in the partnership name, were given for his individual debt, a payee who took the notes with knowledge of such fact cannot recover against the partnership, and hence a subsequent holder who is not a bona fide holder cannot recover.

Where notes executed by one partner for his individual indebtedness were drawn in the names of the partners, but not in the partnership name, as established by the partnership agreement, which had not been changed, such difference in the names was sufficient to put a subsequent holder of the notes on inquiry, and hence he was not a bona fide holder, and cannot recover against the firm.

Under Negotiable Instrument Law, Sec. 98, providing that when the title of any negotiator of a note is defective the burden of proof is on the subsequent holder to prove that he is a holder in due course, where the payee, in a three-months' note drawn by one partner in the partnership name, knew that the note was given for the individual debt of the partner drawing it, evidence by the payee that after holding it a few days, he transferred it to the holder, does not make the plaintiff a holder in due course, since such evidence is not conclusive that the few days did not exceed the three months, and constitute a transfer after maturity, and hence the holder could not recover.—Lucker vs. Iba, 66 N. Y. Sup. 1019.

PARTIES—FORECLOSURE OF MORTGAGE — SUBSTITUTION — LIMITATIONS.

In an action brought to recover upon a note and to foreclose a mortgage, the district court has power to substitute the real owner of the note and mortgage as plaintiff in place of the payee of the paper, in whose name the action had been

brought by mistake, and who had transferred the paper before the action was brought.

The substitution of parties did not change the claim or cause of action, nor the object for which the proceeding was brought; and, as the amendment relates back to the commencement of the action, the statute of limitations did not thereafter run in favor of the defendants.—Service vs. Farmington Savings Bank, 62 Pac. Rep. (Kan.) 670.

PARTNERSHIP—NOTES—EXECUTION BY ONE PARTNER—NON-CONSENT OF OTHERS.

The jury, in a suit on a note made by a firm engaged in the bicycle business, rendered special findings that defendant was a copartner of the person who executed the note, and that the note was made and delivered as part consideration for transfer of a rubber and cement business, but that the purchase was made without defendant's knowledge and consent. No finding was made that the purchase was not within the scope of the firm business, or that defendant never ratified it, or that the firm never assumed control of the new business. Held, that, notwithstanding the purchase was made without defendant's knowledge or consent, it would be presumed, in the absence of evidence, to be within the scope of the firm's business, and that defendant was therefore liable thereon.—Ketcham National Bank vs. Hagen, 58 N. E. Rep. (N. Y.) 523.

PLEADING—BILLS AND NOTES—ILLEGAL CONSIDERATION—AGREEMENT NOT TO PROSECUTE OFFENDER.

When the illegality of a note sued on is relied on as a defense, the answer must plead the facts which render it void, it not being sufficient to allege merely that "plaintiff accepted the note for an unlawful purpose, and it is therefore null and void."

A note executed for the purpose of making restitution of money misappropriated is not void in the absence of an express agreement by the payee not to prosecute the obligor for the crime.

Where the facts do not show whether such a misappropriation amounted to a breach of trust or a felony, the former will be presumed for the purpose of sustaining the validity of the note.—Powell vs. Flanary, 59 S. W. Rep. (Ky.) 5.

PLEDGES—PROPERTY IN BOND—SECURITY FOR LOANS—WAREHOUSE RECEIPTS—TITLE OF PLEDGEE—CLAIMS OF PLEDGEE—NOTICE TO OWNER—ESTOPPEL TO DENY OWNERSHIP.

A party, holding a warehouse receipt for certain tobacco in bond as security for a number of accommodation notes, which receipt contained a statement that the tobacco had been received on storage "on account of" such party, and having across its face the words "Not negotiable," pledged the tobacco to plaintiff as security for loans, and indorsed the receipt to him. Held, that the warehouse receipt conferred on the holder no greater rights, as against the true owner, than the goods themselves, and hence, since the party had no authority from the owner to sell or pledge, plaintiff was only entitled to hold the receipts until a sum equal to the original debt for which they had been pledged had been paid.

Defendant gave B a warehouse receipt for tobacco in bond, as security for accommodation notes, and, on B's suggestion that the plaintiff take his place, gave his consent, whereupon B pledged the tobacco to plaintiff as security for past, present and future loans, and indorsed the receipt to him. Later, defendant was told that plaintiff had taken B's place, and from time to time he obtained orders from B on the bank for releases of the tobacco, which the bank honored on payment of various sums, after which he learned for the first time that the tobacco had been pledged; he at no time suspecting, or having reason to suspect, that the interest claimed by the plaintiff was greater than that which he gave to B. Held, that neither defendant's silence as to the true state of the title to the tobacco, nor his consent that plaintiff should take B's place, estopped him from asserting his title to the tobacco, since he had no knowledge of the extent of plaintiff's claim.—Commercial Nat. Bank vs. Bemis 58 N. E. Rep. (Mass.) 476.

PLEDGES—SALE OF COLLATERAL NOTE—VALIDITY.

Where a note is pledged as collateral to another note, with authority to sell it at public sale, without notice, on nonpayment of the principal note, an assignee of the principal note and the collateral cannot sell the latter four years after maturity of the principal note, and

after several payments had been made thereon, without demand for payment on the maker of the principal note.—Moses vs. Grainger, 58 S. W. Rep. (Tenn.) 1067.

PLEDGES—VALIDITY OF SALE—FRAUD AND COLLUSION—CONDITIONS OF SALE—LAW GOVERNING—MUTUAL MISTAKE.

A pledgee of the bonds of a street railroad company, securing notes given by the owners of the stock of the company amounting to something more than half the face value of such bonds, sold the same at public sale, after due notice to all parties interested; the makers of the notes and the company having become insolvent and made default in the payment of interest. At the sale the bonds were purchased by a bank, which had acquired other claims against the company, for about $5,000 less than the amount due on the notes secured. This sum the bank also paid, taking an assignment of the notes. By a previous arrangement the bank, which was of good financial standing, borrowed from the pledgee something over 90 per cent of the amount it paid for the bonds, giving its own note therefor, secured by a pledge of the same bonds. The direct testimony of the parties showed without contradiction that the pledgee had no interest, direct or indirect, in the purchase of the bonds at the sale, and that its only purpose in assisting the purchaser by a loan was to obtain part payment of its debt, and the substitution of a solvent for an insolvent debtor for the remainder. Held that, in view of such evidence, the facts were not sufficient to impeach the good faith of the sale, and to warrant the court, in a suit to foreclose the mortgage securing the bonds, in disregarding it as fraudulent, and limiting the recovery to the amount of the original debt, to which such bonds were collateral.

The delivery by a corporation of its bonds to a third person for the express purpose of enabling him to pledge the same as security for a loan to be obtained for the benefit of the corporation carries with it implied authority to make the hypothecation on the terms usual in such cases as to the manner of selling the bonds in case of default in payment of the debt.

Where bonds are pledged in another state from that in which the debtor resides to secure notes there payable, the law of such state governs as to the sale of the security.

A mutual mistake by which bonds separately pledged to secure two different notes to the same creditor are applied in each case to the wrong note is immaterial, and does not affect the validity of the pledges, where, on a sale of the bonds, those constituting the separate pledges do not in either case realize enough to pay the smaller note.—Morris & Whitehead vs. East Side Ry. Co., 104 Fed. Rep. 409.

POWER OF ATTORNEY—CONSTRUCTION.

Power of attorney from wife to husband to exercise supervision over "all my lands"; to sell "any part of such lands * * * or any estate, right, title or interest that I may have herein or thereto"; also, to make partition of "any property or estate that I am interested in," and to mortgage "any part of my lands or interest in lands,"—relates only to the lands of the wife, and does not empower the husband, by mortgage of his lands, to bar her inchoate right of dower therein.

The intendment on the face of a power of attorney from wife to husband that it is to authorize him to mortgage her lands, only, is not overcome by the fact that shortly after its execution he gave a mortgage on his lands, barring her inchoate right of dower therein.

A wife having given her husband power of attorney to borrow money in her name and for her use, and to mortgage her lands thereon, she is liable on a note given by him in her name for money so borrowed, though the mortgage, being given on his lands, and purporting to bar inchoate right of dower therein, does not bind her.—Security Sav. Bank vs. Smith, 62 Pac. Rep. (Or.) 794.

RECEIPT IN FULL—CONCLUSIVENESS.

Where the drawer of a check reading in full to date, remarked that, if there was any mistake, he would rectify it, and the payee, relying on such remark, did not read the check, the payee's acceptance and indorsement of the check did not conclude him from recovering any balance due, and hence judgment against him on that ground will be reversed.—Swanson vs. White, 66 N. Y. Sup. 787.

TRUSTS—DEPOSITS OF TRUST FUNDS—INSOLVENCY OF DEPOSITEE—PREFERENCE.

Where a guardian deposited a trust fund with a bank as an ordinary deposit, and it was mingled with the other funds of the bank, on the insolvency of the bank the cestui que trust was not entitled to a preference over other creditors merely because the bank was aware that the fund was a trust fund, but, in order to entitle the cestui to a preference, it must have been a special deposit creating a trust relation, and not merely the relation of creditor and debtor.—Paul vs. Draper, 59 S. W. Rep. (Mo.) 77.

USURY—CANCELLATION OF NOTE—ACTION IN EQUITY—RIGHT OF DEBTOR—USURIOUS PAYMENTS—APPLICATION TO DISCHARGE NOTE—LOAN BY PARTNERSHIP—DEATH OF ONE PARTNER—TESTIMONY OF BORROWER—COMPETENCY AS AGAINST PARTNERSHIP.

Rev. St. 1899, Sec. 3709, provides that usury may be pleaded as a defense in all civil actions, and, on proof that usurious interest has been paid, the excess of the legal rate shall be deemed as a payment on the principal. *Held* that, where a debtor had paid usurious interest, he was entitled to credit the amount so paid on the note, in an action by him for its cancellation, as the provisions of the statute may be made the basis of an affirmative action.

The contention that a debtor, in an action in equity by him to cancel a note, was not entitled to apply usurious payments of interest to the discharge of the note, because equity would not aid him to recover such interest after payment, was without merit, since he did not ask for recovery of the interest, but for its equitable application. Vandergrif vs. Sweeney, 59 S. W. Rep. (Mo.) 71.

USURY—WHAT CONSTITUTES.

If one who owes to another a debt infected with usury obtains from him a loan of money at a lawful rate of interest, executes a deed to secure the payment of this loan, and out of the proceeds thereof actually and bona fide pays off the old debt, the deed is not void for usury. Aliter, if the transaction as a whole be merely colorable, and designed as a cloak to cover up the usury in the original indebtedness.—Bates vs. Harris, 37 S. E. Rep. (Ga.) 105.

USURY.

Where a note was payable five years after execution, with interest at 8 per cent, and, in default in payment of either principal or interest, then 2½ per cent additional interest should be charged on the principal, such additional interest was a penalty, avoidable by prompt payment, and did not constitute usury, under Hill's Ann. Laws, Sections 3587, 3589, providing that a contract for greater than 10 per cent interest, either directly or indirectly, is usurious and forfeits the debt. —Law Guarantee and Trust Soc., Limited, of London, vs. Hogue, 62 Pac. Rep. (Or.) 380.

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INFORMATION FOR BOND BUYERS.

ALBION, NEB.—The citizens of this place will soon vote on the proposition of issuing bonds in the sum of $10,000 for the erection of a new school building.

AVONDALE, ALA.—The town of Avondale will issue $25,000 in bonds if authority is obtained from the legislature.

BATTLE CREEK,MICH.—The common council has decided to bond the city for $25,000 for new paving and $25,000 for new bridges and will ask the legislature for an enabling act.

BELLAIRE, OHIO.—The county commissioners will sell $30,000 of refunding bonds, $12,000 of court house and jail bonds and $18,000 of special building bonds.

BERKLEY, VA.—The town of Berkley has advertised for bids on $40,000 5 per cent general improvement bonds in denominations of $1,000 each to be redeemed in thirty years.

BESSEMER, ALA.—The council has been authorized to issue $85,000 in bonds for sewer and street improvements.

BINGHAMTON, N. Y.—This city advertises for proposals for $15,000 3½ per cent 35½ year fire station bonds.

BIRMINGHAM, ALA.—The legislature has granted Gadsden the power to issue $100,000 in bonds for the purpose of building a city hall to purchase or build a water works system.

BLUE EARTH, MINN.—A movement has been started to issue bonds for the purpose of erecting a new school house. About $50,000 is proposed for the improvements.

BONAPARTE, IOWA.—At a special election recently the people of Bonaparte decided to bond the corporation for funds sufficient to establish a water works system.

BOWLING GREEN, OHIO.—The county commissioners have been petitioned to call a special election next spring to vote on the question of issuing $50,000 in bonds for erecting a new county jail building.

BRIDGEPORT, PA.—Fayette county will receive bids for $37,000 of borough bonds.

BRONSON, MICH.—The school district of the village of Bronson offers $10,000 school bonds for sale bearing 5 per cent interest.

BROWNSVILLE, PA.—Brownsville has decided to issue bonds for $35,000 for street paving and sewers.

BUTLER, PA.—The county commissioners have decided to issue $16,000 or bonds to complete the poor farm buildings.

CALDWELL, IDAHO.—This city has voted to issue $38,000 in bonds.

CAMDEN, N. J.—The Board of Freeholders of Mercer county has authorized the building of a new court house, for which $228,000 worth of bonds are to be sold.

CARNEGIE, PA.—This town has voted to issue $60,000 in bonds for sewer and street improvements.

CHARLESTON, ILL.—A special election will be held in Coles county to vote on the proposition to issue bonds to defray the county indebtedness.

CHARLEVOIX, MICH.—At a special election it was voted to issue $20,000 in bonds to build a new bridge.

CINCINNATI, OHIO.—Bids will be received until January 25th at office of the Board of Trustees of the city of Cincinnati for the purchase of $1,000,000 worth of 3 per cent water works bonds.

CONCORD, N. C.—The city will petition the legislature for authority to issue $125,000 bonds, $100,000 to be used for improving the water works and sewerage systems.

CORSICANA, TEX.—The city will vote upon the issuance of $25,000 of bonds for erection of a school house.

CUBA, ILL.—The citizens of this place have voted to issue $2,500 refunding bonds and $1,570 additional bonds for an electric light plant.

DALLAS, TEX.—The proposition to issue $200,000 worth of bonds for the purpose of maintaining and improving the county roads, the renovation of the court house and the construction of an addition to the jail is being discussed.

DANVILLE, KY.—J. B. Fisher, mayor, will receive bids for the issue of $25,000 in 4 per cent improvement bonds.

DEDHAM, MASS.—Dedham has voted to issue bonds to the amount of $120,000 for a system of sewerage.

DENVER, COLO.—The city of Colorado Springs will probably issue bonds to the amount of $225,000 during the coming spring. All of the bonds will be placed at 4 per cent.

DOTHAN, ALA.—The town of Dothan has been authorized by the legislature to issue $30,000 in bonds.

DUBUQUE, IOWA.—Dubuque has voted to issue bonds for library purposes.

ELKHART, IND.—The finance committee was granted the privilege of borrowing $10,000 for four months at the lowest possible interest.

FAIRFIELD, CONN.—This city is to issue $25,000 3½ per cent 15-year gold bonds to take up a part of the floating debt. Bonds will not be advertised.

FARMINGTON, CONN.—Farmington has authority to issue $10,000 town hall bonds.

FERN BANK, OHIO.—Bids will be received for the purchase of bonds of the village of Fern Bank aggregating the sum of $9,190.71 and bearing 5 per cent interest.

FINDLAY, OHIO.—Bids will be received until February 7th for the purchase of sewer bonds of $16,000, bearing 4 per cent interest.

FLORENCE, FLA.—The city of Florence has been authorized by the state legislature to issue bonds for improvements.

FT. ATKINSON, WIS.—Bonds are to be issued in the sum of $35,000 for the purpose of constructing a system of water works in Atkinson. Bonds are to be of $500 each, bearing 3½ per cent interest.

FT. MADISON, WIS.—An ordinance has passed authorizing the sale of $35,000 bonds bearing 6 per cent interest for water works purposes.

FRANKLIN, N. J.—The citizens of this place have voted to issue $18,000 bonds.

FRANKFORT, IND.—At a city council meeting a bond ordinance was introduced and passed. The issue is for $25,000, drawing 4 per cent interest and made payable in ten years. The finance committee is empowered to sell the bonds, which must sell at not less than par.

FRANKLIN, LA.—This city will issue $20,000 in bonds for street improvement and an electric light plant.

GAINESVILLE, TEX.—The city of Gainesville will probably issue $5,000 worth of 4 per cent bonds.

GENEVA, OHIO.—The village of Geneva invites bids for the purchase with accrued interest at the time of delivery of water works improvement bonds, aggregating in all $75,000.

GLEN ROCK, PA.—This place will vote on a proposition to borrow $18,000 for the construction of water works.

GLOUSTER, OHIO.—Bids will be received until January 28th for the purchase of eight bonds of $1,000 each, bearing 5 per cent interest, payable semi-annually, issued for the purpose of extending the water works system.

GLOVERSVILLE, N. Y.—Gloversville invites bids for $14,000 4½ per cent 1-5 year sewer and paving bonds and $4,500 4 per cent voting machine bonds.

GOLDFIELD, COLO.—The question of issuing bonds for the purchase and erection of a water supply station will be put to a vote of the people at the spring election.

GREAT FALLS, MONT.—The county commissioners of Cascade county have decided to issue bonds in the sum of $363,000. The bonds will be issued in the denomination of $1,000 each and will draw 4 per cent interest, payable semi-annually and redeemable in twenty years.

GOSHEN, N. Y.—The Board of Supervisors of Orange County has authorized a $200,000 bond issue for the purpose of road improvements.

HANFORD, CAL.—The citizens of Hanford have voted to issue $50,000 in bonds for constructing a sewerage system.

HARTFORD, CONN.—The city of Hartford has a $200,000 bond bill which the legislature will be asked to pass.

HENDERSON, KY.—This place has voted to issue $20,000 in bonds for a filtration plant.

HOLLAND, MICH.—Holland citizens are considering the proposition of bonding the city for $50,000 to be used in securing new manufacturing industries.

HOMER, MICH.—It is proposed to issue $10,000 in bonds for public improvements.

HOOPER, NEB.—The residents of Hooper, this county, will hold an election to vote on the question of issuing water bonds to the amount of $2,700.

IRWIN, PA.—An ordinance was passed to issue $30,000 in bonds to sewer the town of Irwin and the election is to be held February 19th.

JASPER, ALA.—The town of Jasper has been authorized by the legislature to place on the market $15,000 in bonds for school purposes.

JEANNETTE, PA.—The village of Jeannette is ready to sell $120,000 worth of 4½ per cent street and sewer improvement bonds.

JUNO, FLA.—Dade County, Fla., will probably place on the market about April 1st an issue of about $150,000 in 4½ per cent improvement bonds.

KINGFISHER, OKLA.—An election will be held for the purpose of voting on the question of issuing $30,000 in bonds for the building of a court house.

LAKE PARK, IOWA.—The citizens of this place have voted bonds to build town water works.

LANCASTER, MASS.—At a special town meeting it was voted to refund the town's indebtedness by the issuing of notes for $30,000 payable in fifteen years, with interest at 4 per cent.

LATROBE, PA.—The village of Latrobe issues $22,000 worth of 4 per cent paving bonds.

LAPEER, MICH.—The authorities will bond the city for $15,000 to purchase land for a city park and for the erection of a market building.

LEETONIA, OHIO.—The town of Leetonia has decided to issue ten-year bonds to the amount of $6,000 to create a fund for increasing the water supply.

LINDLEY, N. Y.—The town of Lindley has authority to issue $7,000 bridge bonds.

LONG BEACH, CAL.—An election will be called to vote on issuing $30,000 in bonds to build a sewerage system.

LOUISVILLE, KY.—The city will issue $250,000 of bonds for improvements to its sewerage system.

LUDLOW, MASS.—This place is about to advertise for bids for $20,000 not exceeding 4 per cent school bonds.

LYNCHBURG, OHIO.—An ordinance has been passed to issue $2,000 in bonds for the purpose of enlarging and improving the water works plant.

LYONSDALE, N. Y.—This city invites proposals for $10,000 4 per cent bonds.

MELLETTE, S. D.—At special election the voters decided to issue bonds in the sum of $3,000, bearing 7 per cent interest, for water works purposes.

MIAMI, FLA.—The county will issue $100,000 of bonds for the construction of public roads.

MIDDLETOWN, N. Y.—Middletown's common council has adopted a resolution to sell $100,000 of thirty-year bonds and $90,000 of bonds maturing in twenty equal annual instalments to raise funds for water works' improvements.

MILWAUKEE, WIS.—Another issue of $50,000 of sewer bonds will be asked of the council for work on the Thirtieth street tunnel.

MOBILE, ALA.—The city council has been authorized to issue bonds for paving and street improvements.

MONTGOMERY, PA.—The town of Montgomery will soon offer $100,000 5 per cent road bonds.

MOUNT VERNON, N. Y.—This city sells $60,000 bonds.

MUSCATINE, IOWA.—Muscatine has issued $100,000 in bonds to put in a city water works.

NAMPA, IDAHO.—A special election has been called for the purpose of voting bonds for a new school house.

NEWARK, N. J.—The city will issue $1,000,000 bonds for a new city hall.

NEW CASTLE, PA.—New Castle will soon take up the question of issuing $4,000 bonds.

NEWKIRK, OKLA.—The mayor of Newkirk has issued a call for an election to vote $6,000 bonds for a city hall.

NEWTON, MASS.—An issue of $45,000 street widening bonds to run for twenty-five years has been authorized.

NICHOLASVILLE, KY.—The city is considering an issuance of bonds for erection of an electric light plant.

NORTH MANCHESTER, IND.—This town has issued $10,000 4½ per cent bonds to refund the same amount of outstanding bonds drawing 6 per cent.

NORWOOD, OHIO.—Bids will be received for the purchase of bonds of the village of Norwood for the sum of $14,904.92 issued to pay for the construction of sewers.

OREGON CITY, ORE.—The city council has decided to offer for sale on bids $12,000 worth of sewer improvement bonds, to be issued under authority of the Bancroft bonding act. The bonds will be sold to resident bidders in lots not to exceed $500 to any one person at 2 per cent premium. The bonds will draw 6 per cent interest.

OSHKOSH, WIS.—This city contemplates the issuance of bonds, the proceeds to be used in the construction of a drawbridge across Sawyer creek.

PANHANDLE, TEX.—Carson county, Texas, has decided to issue $15,000 in 4 per cent bonds.

PAWTUCKET, R. I.—An issue of $100,000 electric light bonds is contemplated by the city of Pawtucket.

PEMBROKE, ONT.—The city council has voted to issue bonds for improving the sewers, water works and roads.

PEORIA, ILL.—At an election next spring the people of Peoria will vote on a bond question. An effort will be made to have $13,000 worth of bonds issued.

PERRYSBURG, OHIO.—The commissioners have decided to issue $30,000 in bonds for building a new jail.

PITTSBURG, PA.—An ordinance has been passed authorizing the issue of $22,000 Superior avenue bonds to pay for improvements. Bonds will be of $1,000 denomination, each bearing 4 per cent interest.

PORTLAND, ORE.—An ordinance has passed authorizing the issuance of $19,000 of the improvement bonds sold a short time ago.

RACINE, WIS.—The common council has passed an ordinance for the issuing of $50,000 paving bonds.

RALEIGH, N. C.—The city of Raleigh is considering the issue of $100,000 improvement bonds.

RED LODGE, MONT.—The city council has voted to issue $10,000 in bonds for improving the water works.

ROCKWOOD, TENN.—Rockwood will vote on the proposition to spend $20,000 for a water works system.

ROCKY MOUNT, N. C.—The legislature will be asked to authorize the town of Rocky Mount to issue $40,000 in bonds to put in sewerage and an electric light plant and to complete its water system.

ROME, GA.—This city has voted to issue $69,000 in bonds bearing 4 per cent interest.

ROME, N. Y.—The common council of the city of Rome has been authorized to issue bonds in the amount of $13,839.39, bearing 3½ per cent interest.

RUTLAND, VT.—Rutland is preparing to issue $10,000 worth of bonds.

SAN ANGELO, TEX.—The election in Crockett county to determine whether or not bonds should be issued for the erection of a $32,000 court house carried in favor of the proposition.

SELMA, ALA.—The city will petition the legislature for authority to issue $25,000 bonds for erecting a school building.

SHAWNEETOWN, ILL.—Bids will be received for $190,000 4½ per cent coupon funding bonds of the third class issued by Gellatin county, Illinois, in the denomination of 1,000 each, interest payable semi-annually.

SHERMAN, TEX.—A special election will be held to vote on the question of issuing $100,000 in bonds for constructing a sewerage system.

SHREVEPORT, LA.—A special election will soon be held for purpose of voting on the question of issuing $92,000 in bonds to be used for public improvements.

SPENCERVILLE, OHIO.—Bids will be received until January 28th for the purchase of eight bonds of $1,000 each, bearing 5 per cent interest, for the erection of an electric light plant.

SPRINGFIELD, OHIO.—Bids are asked for the purchase of $7,378 in bonds for constructing new sewers.

STAFFORD SPRINGS, CONN.—This city will issue $10,000 bonds for water and other purposes.

ST. CHARLES, MO.—This city will bond itself in $115,000 for a water works system.

ST. CLAIRSVILLE, OHIO.—Bids will be received at the office of the Commissioners of Belmont County until February 1st for $30,000 court house and jail refunding bonds of the denomination of $1,000 each to bear interest at rate of 4 per cent per annum.

STILLWATER, OKLA.—The city has voted to issue $7,000 in bonds for erecting an electric light plant.

TAMAQUA, PA.—The question of increasing the borough indebtedness $70,000 for improving the water system and paving streets will be voted on by Tamaqua at the spring election.

TAMPA, FLA.—Tampa has voted in favor of issuing $250,000 worth of bonds for the purpose of buying or building electric light and water plants.

TERRELL, TEX.—The city council has passed an ordinance authorizing the issuance of $18,000 worth of schoolhouse bonds to bear 4 per cent interest per annum and payable in forty years.

THERESA, N. Y.—The citizens of this place have voted to issue library bonds.

THOMSON, GA.—In February Thomson will vote as to issuing $25,000 bonds for a water works system.

THOMASTON, GA.—The town of Thomaston has decided to vote on the question of issuing $10,000 in bonds for improvements.

TOLEDO, OHIO.—The county commissioners have passed a resolution to issue bridge bonds in the sum of $58,000.

TRAVERSE CITY, MICH.—The act enabling Traverse City to issue its $25,000 water bonds has passed the house.

TUSCALOOSA, ALA. — Tuscaloosa county will issue $25,000 in refunding bonds if authority is given by the state legislature.

TWO HARBORS, MINN.—The village council of Two Harbors will receive bids for the purchase of bonds to the amount of $5,600 payable in ten years with interest payable semi-annually at 5 per cent per annum for improvement purposes.

VIOLA, WIS.—At a special election it was voted to bond the village in sum of $1,950 to put in water works system.

VICTOR, COLO.—The taxpayers of Victor have voted to issue negotiable coupon bonds in the sum of $350,000 for the purpose of purchasing, erecting and constructing a water works system.

WALLINGFORD, N. J.—The sale of the $30,000 4 per cent Wallingford bonds will be held February 21st.

WALLINGTON, N. J.—This city will readvertise the $30,000 4 per cent water bonds recently offered for subscription.

WATERBURY, CONN.—Waterbury has authority to issue $200,000 Center School District funding bonds.

WATERLOO, IOWA.—A new court house is to be erected in Blackhawk county to cost $100,000. Bonds will be issued bearing interest at the rate of 4 per cent.

WAUKEGAN, ILL.—The city council has passed an ordinance to issue $45,000 4 per cent bonds.

WEBSTER CITY, IOWA.—The city treasurer has been instructed to receive bids for $7,000 worth of bonds at 3½ and 4 per cent interest, bonds to be dated January 1, 1901, and interest to be paid semi-annually in New York.

WELLSVILLE, OHIO.—This city has voted for $65,000 bonds for sewers and $75,000 for water works.

WEISER, IDAHO.—This city will issue $45,000 in bonds at 6 per cent for twenty years.

WETUMPKA, ALA.—Elmore county has been authorized by the legislature to issue $40,000 in bonds for improvements.

WICKLIFFE, KY.—The town of Wickliffe has voted in favor of issuing $10,000 in 6 per cent bonds for improvements.

WILKINSBURG, PA.—An election will be held in February to vote on question of issuing $50,000 in bonds for erection of a school house.

WILLIAMSPORT, PA.—In pursuance of a resolution adopted last June the Williamsport School Board advertises for a loan of $20,000 coupon bonds bearing 3½ per cent interest to be issued in denominations of $500.

WILLIAMSBURG, VA.—The council will ask permission of the legislature to issue 5 per cent bonds to the amount of $30,000 to run for thirty years. This amount will be used to put in a system of water works.

WINSTED, MINN.—The citizens of this place have voted bonds in the sum of $8,000 in aid of the Duluth, St. Cloud, Glencoe and Mankato road.

WOBURN, MASS.—The town of Woburn has authority to borrow $65,000 in anticipation of taxes.

WOODBINE, IOWA.—The proposition for the issue of $2,000 bonds with which to improve the water plant of Woodbine, carried at a special election held at this place.

WYLAM, ALA.—A bill is pending in the Alabama legislature authorizing the town of Wylam to issue $5,000 in bonds. The town clerk may be addressed.

YOUNGSTOWN, OHIO.—This city will sell $5,000 5 per cent 1-5 year sidewalk bonds.

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NOTES OF INTEREST TO BANKERS.

OUTLAY IN STAMPED CHECKS.

The banks of the country, and particularly the banks of smaller towns, will be interested in an effort that is being made before the finance committee of the Senate to have some provision made in the war revenue reduction bill, whereby banks having checks with revenue stamps engraved thereon may have these stamps canceled and the checks returned for further use. This may seem like a small matter, but it is estimated that at the present time, aside from the value of the revenue stamps, there is an outlay in checks alone of $5,000,000, and unless some provision is made whereby these stamped checks can be canceled and returned to the banks for use, this will be a dead loss to the banks involved. To the larger banks the loss may not be felt so heavily as by the smaller institutions, but coming at this season of the year, when large supplies of bank stationery are being or have been ordered, the hardship all around will be all the greater.

THE RULE RELATIVE TO CHECKS.

An important decision, establishing a new rule as to the liability of banks upon checks drawn by depositors, was handed down by Judge Ludwig of Milwaukee. If it is sustained by the Supreme Court it will materially affect the liability of banks.

The decision is rendered in the suit of C. S. Raesser, as administrator of the estate of the late W. W. Bromley, against the National Exchange Bank. Mr. Bromley was the Milwaukee representative of the Big Four lines and at the time of his death had $6,005.95 on deposit in the bank. The administrator drew $482.15 of this amount and when he drew his check for the balance, $5,523.80, the bank refused to pay the money on the ground that the Big Four had presented checks signed by Mr. Bromley before he died and covering the entire sum. The railroad company claimed it owned the money deposited by Mr. Bromley in his name, as well as claiming it under the checks signed by Mr. Bromley before he died.

The principal question at issue was whether the death of Mr. Bromley revoked the checks. This is the rule laid down by many textbook writers and has been followed in numerous decisions Judge Ludwig granted judgment in favor of the bank, which will turn the money over to the Big Four railroad, in the event that the Supreme Court sustains the position Judge Ludwig has taken. The court does not recognize the claim of the Big Four to the money excepting under the checks signed by the deceased.

FOREIGN EXCHANGE.

Foreign exchange to most people is as complicated as a Chinese puzzle. Comparatively few understand its workings or are able to convert the money of one country into that of another at the fluctuating fractional rates used in such transactions. With the large and rapidly increasing export and import business between this and foreign countries and the increase in remittances made by our foreign population to their friends and relatives abroad due to prosperous times, the necessity of a more thorough knowledge of the business is becoming more apparent to bankers every day. Many banks formerly having little or no demand for foreign remittances, now find it necessary to arrange for the drawing of drafts on foreign countries.

The need of general knowledge upon this subject by bankers and their employes, leads us to direct attention to the very complete work just published by H. K. Brooks, 78 Monroe St., Chicago, entitled "Foreign Exchange."

In addition to conversion tables for all kinds of foreign money at the various rates in use, the book tells all about the system, the methods of quoting rates, forms used, the names and value of the coins and money of every country and many useful tables for banks, exporters and importers.

The book will no doubt prove very useful to those having foreign exchange transactions as well as interesting to any banker.

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DEATH OF NOTED STATISTICIAN.

In the death of Michael G. Mulhall, which occurred in London on December 13, 1900, there was removed one of international reputation as a reliable statistician. Mr. Mulhall was born in Dublin, Ireland, in 1836, and was the son of a lawyer. He was educated in the Irish college in Rome, Italy. In 1861 he removed to the Argentine Republic, and established the Buenos Ayres Standard, the first newspaper in South America printed in the English language. Through the medium of this publication, the attention of all English speaking people to the Argentine Republic and the city of Buenos Ayres was attracted. It was probably the greatest factor in inducing English investments in Argentine trade and in the establishment of railroads. To-day the great bulk of the foreign trade of the Argentine Republic is with British ports, and no doubt Mr. Mulhall's efforts have done more to establish trade between these two countries than those of any other man. Mr. Mulhall became widely known in later years through his efforts to popularize the knowledge of statistics of the growth of trade and population. For many years he has been a regular contributor to the Contemporary Review and to the publications of the English Association for the Advancement of Science. In 1888 he published "The Progress of the World," in 1886 "The Dictionary of Statistics, and in 1896, the work through which he became most famous, "Industries and Wealth of Nations." As an indication of his accuracy in the comparison of statistics, it may be said that in an article contributed to the July, 1900, number of the North American Review, he predicted that the census of the United States in 1900 would show this country to have a population of 76,-200,000. The actual count of the census, which has only recently been published, shows that 76,295,200 inhabitants were enumerated, showing Mr. Mulhall to have been only 95,220 short as compared with the actual count, and which demonstrates how accurate and precise statistical science may prove in skillful hands.

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INDUSTRIAL ACTIVITY IN GERMANY.

According to recent publications, it is shown that there are 296 great industrial concerns in Germany which employ more than 1,000 persons each. The total number of people employed by these 296 concerns, aggregates about 600,000, and the machinery employed represents 700,000 horse power. The greatest industrial concern in Germany is the immense Krupp works in Essen, in which there are employed no less than 44,087 mechanics and laborers. Next to the Krupp works is the Hamburg-American Steamship Company, which employs 14,643 persons on its ships and in its service.

The Owensboro Savings Bank and Trust Company succeeds to the business of the Owensboro Savings Bank of Owensboro, Ky. The old institution has lived out its highly honorable chartered existence of thirty years. It began with $25,000 capital and has increased this to $100,000, besides paying a semi-annual dividend averaging 5 per cent from net earnings. Deposits now average $575,000. The new officers are T. S. Venamble, president; J. H. Parrish, cashier; A. L. Parrish, assistant cashier.

G. P. Putnam's Sons of New York and London publish a little book of verse by Lewis V. F. Randolph. It includes forty selections under the title "Survivals." It is illustrated by Bryson Burroughs. The author in a preface, which, with a touch of humor, he terms an "Apology," says:

"Once the discovery by a certain revered bank president lost the writer a promotion and well-nigh his clerkship and living. 'A proper young man!' said the bank president. He should enter on a literary career. The handicapped youth clung to the clerkship. That was long ago. Now that one could afford a little poetry, it is too late for the career."

"Survivals;" price $1.00. A. C. McClurg & Co., Chicago.

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BANK NOTES.

A savings bank is to be started at Seymour, Conn.

A bank with $5,000 capital is planned for Dalton, Mo.

The Citizens' Bank of Moultrie, Ga., has opened for business.

The Haskins State Bank will be organized at Hoskins, Neb.

The Bank of Potosi, with $5,000 capital, has been incorporated at Potosi, Mo.

The Farmers' National Bank has opened for business at Lake Geneva, Wis.

The Commercial Bank of Eureka Springs, Ark., is now open for business.

Towner, N. D., has a new bank which is known as the Mouse River State Bank.

L. H. Jordan of Colfax, Md., will organize the second bank at Thorntown, Md.

In the year just ended Richmond, Va., clearances showed an increase of $8,692,-647.

There is a prospect that a national bank will be established at East Hartford, Conn.

The Owensville Bank has been incorporated at Owensville, Mo., with $10,000 capital.

William Rockefeller has been elected a director in the Lincoln National Bank of New York.

A new bank has been opened in Hamler, Ohio, in charge of Geo. P. Lutz, of Liberty Center.

The Farmers' & Merchants' Bank has been organized at Goodwater, Ala., with $50,000 capital stock.

The Citizens' Saving Bank of Long Beach, Cal., has been organized with a capital stock of $25,000.

The First National Bank of Moundsville, W. Va., is being organized with a capital stock of $50,000.

The Peoples' Bank has been opened at Rushville, Ind. It is the fourth banking establishment in the place.

The application to organize the Ada National Bank at Ada, I. T., with a capital of $25,000, has been approved.

Articles of incorporation of the Henderson County (Ky.) Savings Bank have been filed. The capital is $25,000.

Authority has been granted for the organization of the Neligh National Bank of Neligh, Neb., with $25,000 capital.

The two banks at Emden, Ill, have consolidated. The Farmers' Bank has been absorbed by the Bank of Emden.

There is a penny famine in the west, and the Philadelphia mint is working overtime in an effort to meet the demand.

The new state bank at Saranac, Mich., has opened for business. It succeeds the bank owned by the late William Mercer.

The Bank of Coffeeville, Miss., has been organized with $25,000 capital stock. D. B. Sayle is president and M. L. Allen cashier.

The Bank of Garrett in Douglas county, Ill, has opened for business. J. R. Colyer is president and T. D. Slater cashier.

The Oklahoma authorities have issued a charter to the Bank of Hunter of Hunter, Garfield county. The capital stock is $5,000.

The charter of the Bank of Lawson, Lawson, Okla., has been filed in the office of the secretary. The capital stock is $5,000.

W. B. Stewart and others are interested in the First National Bank being formed at New Boston, Texas, with $30,000 capital stock.

Application for authority to organize the First National Bank of Rock Falls, Ill., with a capital of $25,000, has been approved.

The Commercial Banking and Savings Company, with a capital of $8,000, is one of the new financial institutions of Findlay, Ohio.

The Controller of the Currency has authorized the First National Bank of Bethel, O., to begin business with a capital of $25,000.

The First National Bank of New Carlisle, Ind., succeeds to the business of the private bank operated by M. L. and A. R. Brummitt.

The Controller of the Currency has approved the application of the First National Bank of Hoxie, Kan., with a capital of $25,000.

The recently organized First National Bank of Cobden, Ill., has begun business, with W. C. Rich as president, J. B. Jackson as cashier.

S. S. Broadus, cashier of the Merchants' National Bank of Florence, Ala., with his associates, will establish a bank at Russellville, Ala.

The Controller of the Currency has approved of the organization of the First National Bank of Granite, Ok., with a capital of $25,000.

The application for permission to organize the First National Bank of Colgate, Ind. Ter., with a capital of $25,000, has been approved.

A certificate has been issued authorizing the Franklin County National Bank of Brookville, Ind., to begin business with a capital of $25,000.

William W. Welsh has been elected treasurer of the Farmers' Banking & Trust Co. of Rockville, Md., which has just begun business.

The state charter board has granted a charter to the Citizens' State Bank of Netawaka, Kan. The capital stock of the institution is $10,000.

The Controller of the Currency has approved the application to organize the First National Bank of Morenci, Mich., with a capital of $25,000.

Thomas Blackwell has been elected president, and A. L. Jones, vice-president, of the new bank at Clay, Ky., organized with $15,000 capital stock.

Articles of incorporation have been filed with the Secretary of State for the County Savings Bank of Algona, Iowa, with a capital stock of $50,000.

A. T. Collison and A. C. Crays, cashier and assistant cashier of the State Bank of Windsor, Ill., have purchased the bank of Stewardson from T. P. Mautz.

The Bank of Horatio, in Sevier county, Ark., has filed its articles of incorporation. The capital stock is $25,000, of which $5,000 has been subscribed.

Charles A. Welhausen is president, and Philip Welhausen, cashier, of the First National Bank, recently formed at Shiner, Texas, with $50,000 capital stock.

A new national bank is being organized at Lamposas, Tex., by Messrs. Brandenburg and Brown, formerly of Caldwell and Taylor, respectively.

E. H. Connor will be president and T. E. Gegner cashier of the Woodruff County Bank of Augusta, Ark. Its incorporation with $25,000 capital has been approved.

The liquidator of the Commercial Bank of Manitoba has issued another dividend to shareholders at the rate of $5 per share, making $21 per share paid to date.

E. B. Crissey of Jamestown, N. Y., has started a bank at South Dayton. The bank is under the direct management of Mr. Crissey, with A. G. Drummer as cashier.

The Citizens' Bank of Roswell, N. M., has opened with a capital of $50,000. The officers are John W. Poe, president; John Shaw, vice-president, and Nathan Jaffa, cashier.

It is announced that the Calvert Bank of Baltimore will begin business. William C. Page has been elected president, and James H. Preston, vice-president of the company.

The First National Bank of Welsh, La., has been organized with $25,000 capital. L. E. Robinson has been elected president, J. F. Morris vice-president, and J. G. Neelis cashier.

The People's Deposit Bank of Indianapolis, Ind., has been incorporated with a capital stock of $25,000 Felix T. McWhirter is named as president and C. M. Lemon as cashier.

The Peshtigo National Bank has been organized at Peshtigo, Wis., with a paid-up capital of $25,000. William Ellis, Jr., was elected president and A. G. Fowler of Lake City, Minn., cashier.

Rye, N. Y., will soon have a new national bank. Application has been made to the Controller of the Currency for permission to organize the First National Bank of Rye, with $25,000 capital.

From 1890 to 1900 Mississippi had the largest percentage of increase in the number of banks of any state with the exception of West Virginia. Louisiana was third in the list for the same period.

The Controller of the currency has authorized the First National Bank of Sterling, Colorado, to begin business with a capital of $25,000. G. A. Henderson is president and Charles Yah cashier.

Permission has been granted by State Auditor McCullough to A. C. Johnson, R. J. Bond and L. L. Emmerson to organize the Mount Vernon State Bank at Mount Vernon, Ill., with a capital stock of $50,000.

An offer of $300 a share has been made for the stock of the Bank of New York, presumably in the interest of some other New York bank. The Bank of New York is the oldest institution of its kind in the city.

The National Bank of Cohoes, N. Y., has issued a little booklet summarizing in an interesting way the history of the bank's growth between 1859 and 1901. Its deposits have grown from $70,554 to $724,761.

Authority has been granted for the organization of the First National Bank of Lyle, Minn., with a capital of $25,000. A. H. Anderson, F. M Beach, A. B. Wilder, L. M. Sherman and John Beach are named as incorporators.

The Controller's certificate authorizing the Citizens' National Bank of Chillicothe, Ohio, to begin business with a capital of $100,000 has been issued. George A. Vaughters is president and Herbert E. Holland cashier.

The Indiana State Bankers' Association elected Hugh Dougherty of Bluffton, president; Frank L. Powell of Madison, vice-president; A. G. Lupton of Hartford City, treasurer, and V. T. Malott, chairman of the executive committee.

The Controller of the currency has declared a final dividend of 37½ per cent in favor of the creditors of the Second National Bank of Grand Forks, N. D., making in all 97½ per cent on claims proved, amounting to $114,008.34.

The Controller of the Currency has approved the application of J. I. Hinkler, G. W. Bothwell, A. W. Bowers, F. W. Nichols, C. H. Kuenzel and others for authority to organize the First National Bank of Fairbank, Iowa, with a capital of $25,000.

The Kenesaw Exchange Bank of Kenesaw, Adams county, Neb., which has heretofore done business as a private institution, is reorganized with a capital stock of $15,000. The incorporators are Elbert E. Norton, Laura G. Norton and Jennie G. Norton.

Application has been made to the Controller of the Currency for authority to establish the First National Bank of Knox, by O. D. Fuller, L. P. Gord, James C. Fletcher, A. W. Swartzell and E. W. Shilling of Knox, Ind. The capital is to be $25,000.

The Rush State and the First State banks of Larned, Kan., have been consolidated, the state bank purchasing the building, fixtures and business of the Rush bank. J. W. Rush, president of the bank that goes out of business, will remove to Kansas City.

The Controller of the Currency has approved the application of O. Davis, C. F. Saigling, J. H. Carpenter, C. H. Crawford, J. N. Mendenhall, W. M. Chadwick and others for authority to organize the Farmers' and Merchants' Bank of Plano, Tex., with a capital of $50,000.

The application filed with the Controller of the Currency by O. D. Fuller, L. P. Gord, James C. Fletcher, A. W. Swartzell and E. W. Shilling for authority to organize the First National Bank of Knox, Ind., has been approved. The capital of the bank will be $25,000.

Judge Hanecy has entered an order authorizing the Chicago Title and Trust Company, receiver of the Globe Savings Bank, to pay a dividend of 15 per cent. This is the second dividend declared since the failure of the bank in 1896. The first dividend was for 10 per cent.

A bank does not become subject to the tax of 10 per cent under Section 20, Act of February 8, 1875, for merely receiving on deposit Canadian bank notes that had been used for circulation. It is only when it pays out in the United States these notes that it is required to pay this tax.

The Citizens' Bank of Ellendale, S. D., and the bank of the F. B. Gannon Banking Company have been consolidated, the

Citizens' bank retiring and taking a half interest in the Gannon bank. F. B. Gannon will continue as president and also president of the First National Bank of Aberdeen.

New Orleans is to have a new national bank to be known as the Commercial National. The stockholders comprise many of the best known business men in the city, with some foreign capital, and its management will be entirely in the hands of local men. The capital stock will be $300,000.

Articles of incorporation of the Citizens' Bank of Monticello, Ark., has been filed with the Secretary of State. The capital stock is $50,000, of which $35,000 has been subscribed. The officers are: V. J. Trotten, president; D. T. Hyatt, vice-president; J. D. McCoy, cashier; George A. Knox, assistant cashier.

The Bank of Lima, Ohio, the outgrowth of the American National Bank, which was mysteriously robbed of over $18,000 two years ago Christmas, has passed out of existence, the business and lease being purchased by the Ohio National Bank, which institution has removed into the Bank of Lima's quarters.

Los Angeles, Cal, has twenty-two banks, which are in a flourishing financial condition. The capital of these banks amounts to $3,270,000. The deposits on November 1, 1900, amounted to $23,306,507. The clearings for the year ended November 1, 1899, amounted to $86,341,616, and for the same period of 1900, $116,856,762.

Group 5 of the New York State Bankers' Association elected the following officers at the annual meeting held about the middle of December: President, E. A. Groesbeck, Albany; secretary, Charles T. Beach, Sandy Hill; executive committee, D. C. Dow, Cobleskill; C. W. Bostwick, Hudson; Henry Wheeler, Troy; G. N. Jarvis, Cooperstown; C. D. Thurber, Mechanicville.

The Maine Savings Banks' Association, with twenty-eight banks represented, elected an executive council as follows: President, Edward A. Noyes, Portland; vice-presidents, Alpheus G. Rogers of Portland, Leslie C. Cornish of Augusta, Edwin Stone of Biddeford, S. M. Carter of Lewiston, Weston Thompson of Brunswick; treasurer, A. A. Montgomery, Portland; secretary, W. C. Boothby, Augusta.

The president of one of the largest national banks in the country declares that the tendency of the times is toward the consolidation of banking interests. That there is some truth in this statement is evident from the fact that only two banks have been added to the membership of the New York City Clearing House Association within the past thirty years. In 1871 there were sixty-one banks; in 1883, sixty-four; in 1895, sixty-seven; in 1900, sixty-four, and now there are sixty-three.

Public Examiner Pope has just issued the division of his biennial report devoted to savings banks. He states that since the last biennial report one institution, The Industrial Savings Bank of Minneapolis, has been authorized. Two, The Minneapolis Savings Bank and the Savings Bank of St. Paul, have, on application of the examiner, been placed in charge of receivers. The receiver of the Minneapolis Savings Bank has closed his trust, the depositors receiving 54 per cent of their deposits. The receiver of the Savings Bank of St. Paul has, since July, 1899, paid 30 per cent to depositors.

The annual report of Bank Commissioners C. H Noble and G. F. Kendall to Governor Lounsbury shows that the per capita amount of deposits in Connecticut savings and state banks based on the last census is $202.32. By the report it is shown that every class of bank assets was increased during the past year with the exception of amounts invested in United States and municipal bonds, which together have decreased $1,722,009. The increase in deposits is $9,646,747, which is $1,005,948 less than the previous year, but much larger than for any year prior to that one. The years 1899 and 1900 show an increase in the number of depositors of 34,532 and a total increase of deposits for the two years of $20,299,443.69. There are now eighty-one savings banks in the state.

The first savings bank in the United States was established in 1816. In 1820 there were ten savings banks in all, with 8,635 depositors. In 1899 there were 942 savings banks, with 5,687,000 depositors, and with total deposits of $2,230,000,000.

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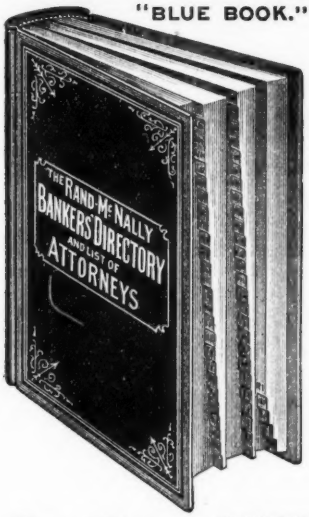

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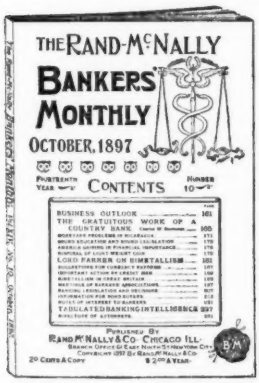
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▲Grove Hill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
Hartselle*•† .....Morgan	Porter M. Brindley.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*•† ....Madison	ROBERT E. SPRAGINS.
Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† .....Walker	Coleman & Bankhead.
▲Lafayette*•† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•†.....Sumter	Altman & Brockway.
▲Luverne*•† ....Crenshaw	Richardson & Bricken.
▲Marion*•†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† .....Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercrombie.
New Decatur*•†...Morgan	J. C. Eyster.
▲Oneonto*•† .....Blount	G. W. Darden.
▲Opelika*•† .....Lee	SAMFORD & SON.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*•† .... Autauga	C. E. O. TIMMERMAN.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford*..... Coosa	John W. Batson.
▲Russellville*•†...Franklin	W. H. KEY.
▲Scottsboro*•† .....Jackson	J. E. Brown.
▲Scale*•†.....Russell	Boykin & Benton.
▲Selma*•†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*•†..... Colbert	R. H. Wilhoyte.
▲St. Stephens*. Washington	C. C. Kimbrough.
Sylacauga*•† .. Talladega	See Talladega.
▲Talladega*•† ....Talladega	WHITSON & GRAHAM.
Thomasville*•†.....Clarke	Norman Gunn.
▲Troy*•† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•†.....Colbert	Isaac Orme.
▲Tuskegee*•† .....Macon	W. F. Foster.
▲UnionSprings*•† .Bullock	JINKS & COPE.
Uniontown*•† .....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*•† .....Jefferson	S. C. Davidson.
▲Wedowee*.....Randolph	R. S. Pate.
▲Wetumpka*•†..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•.....	Lyons & Lyons.
Nome	James Keifer.
▲Sitka*•.....	BURTON E. BENNETT.
Skagway•.....	Church & Day.

ARIZONA.

Bisbee*† .....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*•†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*•†.....Navajo	C. O. Anderson.
Jerome*•† ..... Yavapai	HEYWARD M. GIBBES.
▲Kingman*•†..... Mohave	J. M. Brown.
Mesa*•†.....Maricopa	George W. Woy.
▲Nogales*•†....Santa Cruz	E. Williams.
¶▲Phœnix*•†.....Maricopa	L. H. CHALMERS.
▲Prescott*•† .....Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns*.....Apache	Walter G. Scott.
Tempe*•†.....Maricopa	W. J. Kingsbury.
▲Tombstone*•†..... Cochise	Charles S. Clarke.
▲Tucson*•† ..... Pima	OWEN T. ROUSE.
Williams *•†.... Coconino	See Flagstaff.
Yuma*•† ..... Yuma	See Phoenix.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•† ....Desha	F. M. Rogers.
Atkine*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•† .... Benton	J. A. Rice.
▲Berryville*• ..... Carroll	Fancher & Fancher.
Blackrock*•† ...Lawrence	Z. M. Cypert.
Booneville* ..... Logan	Ferguson & Barlow.
Brinkley*•†..... Monroe	C. F. Greenlee.
▲Camden*•† ..... Ouachita	SMEAD & POWELL.
▲Centerpoint* ..... Howard	W. D. Lee.
▲Charleston*•.... Franklin	T. A. Pettigrew.
▲Clarendon*•† ..... Monroe	THOMAS & LEE.
▲Clarksville*•† ... Johnson	McKennon & Patterson.
▲Clinton* ..... Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.
▲Corning*•† ..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville* ..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*•† ..... Sevier	Collins & Lake.
▲Desarc* ..... Prairie	Roberts & Willeford.
▲Devall Bluff*• .... Prairie	McClintock & Langford.
▲De Witt*•† ..... Arkansas	Gibson & Park.
▲El Dorado*•† ..... Union	E. O. MAHONY.
England*•† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* .... Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	WALKER & WALKER.
Fordyce*•† ..... Dallas	C. P. Fuller.
▲Forrest City*•†St. Francis	NORTON & PREWETT.
▲Fort Smith*•† ..Sebastian	T. W. M. BOONE.
Gravette*•† ..... Benton	W. H. Austin.
▲Greenwood*•†..Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	G. P. GEORGE.
▲Hampton* ..... Calhoun	C. L. Poole.
▲Hardy*•† ..... Sharp	C. D. Foster.
▲Harrisburg*•† .... Poinsett	J. J. Mardis.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*•† ..... Prairie	C. S. Proctor.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*•† ..... Phillips	QUARLES & MOORE.
Hope*•† ..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*•†...Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	W. T. Brooks.
Imboden*•† .... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*•† ..Craighead	EDWARD H. MATHIS.
Junction*†..... Union	E. O. Mohoney.
Kingsland*•†.... Cleveland	See Rison.
▲Lake City*..... Craighead	T. H. CARAWAY.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*•† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*•† ..... Lonoke	GEORGE SIBLY.
Luxora* ..... Mississippi	E. F. GREER.
▲Magnolia*•† .... Columbia	Stevens & Stevens.
▲Malvern*•†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•† ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*•† ..... Polk	MARK P. OLNEY.
▲Monticello*•† ..... Drew	Wells & Williamson.
▲Morrilton*•† .... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*.....Stone	B. F. Williamson.
▲Mount Ida* .Montgomery	G. Witt.
▲Murfreesboro* ..... Pike	J. C. Pinnix.
Nashville*†..... Howard	W. C. Rodgers.
▲New Lewisville*†L'Fay'te	King & Searcy.
▲Newport*•† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*•† ..... Franklin	W. W. Mansfield.
▲Paragould*•†..... Greene	JOHNSON & LUNA.
▲Paris* ..... Logan	Anthony Hall.
▲Perry* ..... Perry	James A. Vance.
▲Piggott*•† ..... Clay	L. Hunter.
▲Pine Bluff*•†.... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*•† ..... Nevada	W. V. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*•† ..... Clay	See Piggott.
▲Richmond* .. Little River	J. C. Head.
▲Rison*•† ..... Cleveland	W. J. Stanfield.
Rogers*•† ..... Benton	W. C. ROBERTS.
▲Russellville*•†..... Pope	J. T. BULLOCK.
▲Salem*..... Fulton	Charles A. Phillips.
▲Searcy*•† ..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*•† .... Arkansas	Edward Pettit.
▲Texarkana*•† ..... Miller	WEBBER & WEBBER.
▲Van Buren*•† .. Crawford	JESSE TURNER.
▲Vanndale*•† ..... Cross	O. N. Killough.
▲Varner*•† ..... Lincoln	G. H. Joslyn.
Waldo*•† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*•†. Lawr'ce	Phillips & Beakley.
▲Warren*•†..... Bradley	W. R. Quinney.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•† ..... Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*•† ..... Orange	Richard Melrose.
Antioch*•†..Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† ..... Los Angeles	W. H. Davies.
▲Bakersfield*•† ..... Kern	T. M. McNAMARA.
Benicia*•† ..... Solano	C. P. Stevens.
Berkeley*•†..... Alameda	W. N. WASTE.
Biggs*•†..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*•† ..... Napa	See Napa.
Cambria*†...San Luis Ob.	B. H. Franklin.
Campbell*•† ..Santa Clara	See San Jose.
Cayucos*†.... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† .... Sonoma	H. H. McKoon.
Colton*•†.San Bernardino	Thomas D. Hamilton
▲Colusa*•† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*•† .... Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*•†..... Solano	A. Manning.
Downey*•†... Los Angeles	J. H. Ardis.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutchflat*•†..... Placer	W. P. Snowden.
Elsinore*•†..... Riverside	Collier & Evans.
Escondido*•† .. San Diego	R. R. Beavers.
▲Eureka*•†..... Humboldt	J. N. GILLETT.
▲Fairfield*†..... Solano	Coghlan & Harvey.
Fallbrook*†... San Diego	See San Diego.
Ferndale*•†.... Humboldt	James Smith.
Folsom*•† .. Sacramento	See Sacramento.
Forest*•† ..... Sierra	See Nevada City.
Foresthill*•†..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ...Siskiyou	I. A. Reynolds.
▲Fresno*•†..... Fresno	F. E. COOK.
Fullerton*•† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•† ..... Santa Clara	J. C. Zuck.
Gonzales*•† .... Monterey	S. W. Mack.
Grass Valley*•†...Nevada	C. W. KITTS.
Gridley*•†..... Butte	R. C. Long.
Guadalupe*•†.Santa Barb.	See Santa Maria.
▲Hanford*•†..... Kings	J. W. Hudson.
Haywards*•† .... Alameda	J. A. Collins.
Healdsburg*•† ... Sonoma	J. W. Rose.
Hemet*•†..... Riverside	P. C. Little.
▲Hollister*•† ...San Benito	BRIGGS & HUDNER.
Hueneme*•† .... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	P. H. Mack.
Ione*•† ..... Amador	See Jackson.
▲Jackson*•† ..... Amador	J. W. Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•†..... Kings	W. D. Maddin.
Livermore*•†.... Alameda	G. W. Lanagan.
Lodi*•† ..... San Joaquin	See Stockton.
Lompoc*•.Santa Barbara	Fox & Sheridan.
Longbeach*•† ..Los Ang's	E. C. Denio.
▲Los Angeles*•†.Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	FLINT & BARKER, Attorneys for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•† .Santa Clara	W. M. Beggs.
▲Madera*•†..... Madera	Francis A. Fee.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville*..... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*† Contra Costa	W. S. Tinning.
▲Marysville*† ..... Yuba	FORBES & DINSMORE.
Mendocino*† .Mendocino	M. J. Byrnes.
▲Merced*† ..... Merced	J. W. KNOX.
▲Modesto*† ..... Stanislaus	NEEDHAM & DENNETT.
Monrovia*† .Los Angeles	C. E. Slosson.
Monterey*† .... Monterey	S. F. Gell.
▲Napa*† ..... Napa	JOHN T. YORK.
National City*† San D'go	Hammack & Jerauld.
▲Nevada City*† ... Nevada	T. FORD.
North Ontario*† San Bern	See Ontario.
North San Juan*† Nevada	See Nevada City.
Oakdale*† ..... Stanislaus	See Modesto.
▲Oakland*† ..... Alameda	EDWARD A. HOLMAN. Refers to California Bank.
Oceanside*† ... San Diego	See San Diego.
Ontario*† San Bernardino	E. H. Joliffe.
Orange*† ..... Orange	See Santa Ana.
Orland*† ..... Glenn	See Willows.
▲Oroville*† ..... Butte	John Gale.
Oxnard*• ..... Ventura	See Ventura.
Pacific Grove*† Monterey	E. C. Smith.
Paloalto*† ... Santa Clara	Joseph Hutchinson.
Pasadena*† .. Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*† ..... Sonoma	HASKELL & DENNY.
▲Placerville*† .. El Dorado	Irwin & Irwin.
Pleasanton*† ... Alameda	T. W. Harris.
Pomona*† .. Los Angeles	J. A. GALLUP.
Portersville*† ..... Tulare	J. F. Boller.
▲Quincy*† ..... Plumas	Goodwin & Webb.
Randsburg*• ..... Kern	C. H. Wynn.
▲Redbluff*† ..... Tehama	JOHNSON & CHASE.
▲Redding*† ..... Shasta	WATSON & BUSH.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*† S'nM'teo	George C. Ross.
▲Riverside*† .... Riverside	P. S. CASTLEMAN.
¶▲Sacramento*† .. Sacra'o	L. T. HATFIELD.
▲Salinas*† ..... Monterey	DAUGHERTY & LACEY.
▲San Andreas*† .Calaveras	F. J. Solinsky.
▲San Bernardino*† San B'o	OTIS & GREGG.
▲San Diego*† ... San Diego	A. C. MOUSER. General law practice. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*† ... San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for Union Trust Co. Collections and correspondence solicited.
" ..... "	GORDON & YOUNG, 14 Sansome St. Attorneys for Germania Trust Co. and Swiss American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALBERT H. YORDI, Claus Spreckles Building. Reference, without permission, San Francisco Savings Bank.
San Jacinto*†. Riverside	T. T. Porteous.
▲San Jose*† ... Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*† .. Alameda	John Black.
▲San Luis Obispo*† S. L. Ob	VENABLE & GOODCHILD.
San Mateo*† .. San Mateo	C. N. Kirkbride.
San Miguel*† .. S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*† ..... Marin	HEPBURN WILKINS.
▲Santa Ana*† ..... Orange	E. E. Keech.
▲Santa Barbara*† S'nta B'a	HENLEY C. BOOTH.
Santa Clara*† Santa Clara	D. Henderson.
▲Santa Cruz*† Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*† Santa Bar'a	T. B. Finley.
Santa Monica*† Los Ang's	Tanner & Taft.
Santa Paula*† .... Ventura	See Ventura.
▲Santa Rosa*† .... Sonoma	J. R. LEPPO.
Sebastopol*• ..... Sonoma	James A. Stidger & Son.
Selma*† ..... Fresno	E. E. Shepard.
Sonoma*† ..... Sonoma	R. R. Poppe.
▲Sonora*† ..... Tuolumne	F. W. STREET.
So. Riverside† .. Riverside	See Corona.
St. Helena*• ..... Napa	Thomas Watt.
▲Stockton*† San Joaquin	JOSHUA B. WEBSTER.
Suisun City*† ..... Solano	George A. Lamont.
▲Susanville*† .... Lassen	Goodwin & Goodwin.
Sutter Creek*† . Amador	See Jackson.
Tehachapi*† ..... Kern	See Bakersfield.
Templeton*† .. S. Luis Ob.	See Paso Robles.
Tomales*† ..... Marin	Fred Woodworth.
Truckee*† ..... Nevada	C. F. McGlashan.
Tulare*• ..... Tulare	DAVIS & ALLEN.
Tustin*† ..... Orange	See Santa Ana.
▲Ukiah*† ..... Mendocino	J. A. Cooper.
Vacaville*† ..... Solano	R. Barcar.
Vallejo*† ..... Solano	L. G. HARRIER.
Valleyford*† ..... Sonoma	See Santa Rosa.
▲Ventura*† ..... Ventura	Blackstock & Ewing.
▲Visalia*† ..... Tulare	MILLER & HANNAH.
Watsonville*† Santa Cruz	Holbrook & Maher.
▲Weaverville*• ..... Trinity	James W. Bartlett.
Wheatland*† ..... Yuba	E. T. Manwell.
Whittier*† .. Los Angeles	WM. M. HIATT.
Williams*† ..... Colusa	See Colusa.
▲Willow*† ..... Glenn	Frank Moody.
Winters*† ..... Yolo	Philip Bruton.
▲Woodland*† ..... Yolo	ARTHUR C. HUSTON.
▲Yreka*† ..... Siskiyou	Gillis & Tapscott.
▲Yuba City*† ..... Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*† .... Washington	August Muntzing.
Alamosa*† ..... Conejos	W. E Cox.
Alma*† ..... Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*† ..... Pitkin	R. G. WITHERS.
Berthoud*† ..... Larimer	See Fort Collins.
▲Boulder*† ..... Boulder	LEWIS S. YOUNG.
▲Breckenridge*†. Summit	J. W. Swisher.
Brighton*† .... Arapahoe	W. G. Lovelace.
Brush*† ..... Morgan	See Fort Morgan.
▲Buenavista*† .... Chaffee	G. K. HARTENSTEIN.
▲Burlington*† . Kit Carson	See Denver.
▲Canon City*† ... Fremont	WALDO & DAWSON.
Carbondale*† ... Garfield	See Glenwood Springs.
▲Castlerock*† .... Douglas	A. G. Webster.
▲Central City*† ..... Gilpin	CHASE WITHROW.
▲Cheyenne Wells*† Chey'ne	C. I. Spere.
▲Colorado Spr'gs*† El Paso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez* ..... Montezuma	C. W. Blackmer.
Craig* ..... Routt	L. L. Breeze.
▲Creede*† ..... Mineral	A. L. MOSES.
Crested Butte*† Gunnison	Metzler Bros.
▲Cripplecreek*† ... Teller	J. MAURICE FINN.
▲Del Norte*† .. Rio Grande	George P. Wilson.
▲Delta*† ..... Delta	A. R. King.
¶▲Denver*† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Equitable Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*† ... Montezuma	See Cortez.
Durango*† ..... La Plata	O. S. Gulbreath.
Eaton*† ..... Weld	See Greeley.
El Dora*† ..... Boulder	B. W. Coleman.
▲Fairplay*† ..... Park	CHARLES A. WILKIN.
Florence*† ..... Fremont	JOHNSON & KILLIAN.
▲Fort Collins*† .. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*† .. Morgan	E. E Williams.
Fowler*† ..... Otero	See La Junta.
Garrison† ..... Costilla	See Alamosa.
▲Georgetown*† Cl'r Creek	J. J. WHITE.
Gillett*† ..... Teller	C. A. Gillete.
▲Glenwood Sp'gs*† Garf'ld	E. T. TAYLOR.
▲Golden*† ..... Jefferson	W. A. Dier.
Granada*† ..... Prowers	W. O. Merrill.
▲Grand Junction*† .. Mesa	SAMUEL G. McMULLIN.
▲Greeley*† ..... Weld	H. N. HAYNES.
▲Gunnison*† .... Gunnison	DEXTER T. SAPP.
Holly*† ..... Prowers	J. S. McMurtry.
▲Holyoke*† ..... Phillips	J. S. Bennett.
Hooper*† ..... Costilla	David M. Cox.
Hotchkiss* ..... Delta	Charles L. Pike.
▲Hugo*† ..... Lincoln	T. J. Edwards.
Idaho Spr'gs*† Cl'r Creek	A. D. BULLIS.
Idalia ..... Arapahoe	M. K. Scott.
▲Julesburg*† ... Sedgwick	E. D. Hamilton.
▲Kiowa* ..... Elbert	See Denver.
▲Lajunta*† ..... Otero	W. R. GIBSON.
▲Lake City*† ..... Hinsdale	Brown & Nourse.
▲Lamar*† ..... Prowers	C. C. Goodale.
▲Las Animas*† ..... Bent	A. M. Lambright.
▲Leadville*† ..... Lake	WILLIAM H. NASH.
Littleton*† ..... Arapahoe	See Denver.
Longmont*† ..... Boulder	H. M. MINOR.
Loveland*† ..... Larimer	Lyman Porter.
Mancos*† .... Montezuma	See Cortez.
Manzanola*† ..... Otero	Horace B. Dye.
▲Meeker* ..... Rio Blanca	J. L. Gray.
Monte Vista*† Rio Grande	Jesse Stephenson.
▲Montrose*† ..... Montrose	S. S. Sherman.
New Windsor*† ..... Weld	Geo. J. Rowne.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Ouray*•† .. ..Ouray	STORY & STORY.
Pitkin*•† .....Gunnison	See Gunnison
▲Pueblo*•†.....Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	A. R. Brown.
▲Rico*•† ....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	See Ouray.
Rifle*•†.....Garfield	See Glenwood Springs.
Rockyford*•†.....Otero	R. S. Beall.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•† .....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†... ....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	EDGAR BUCHANAN.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	J. R. Harding.
▲Sterling*•† .....Logan	SMITH A. BURKE.
Stockyards.....Arapahoe	F. C. Goudy.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	L. C. KINIKIN.
▲Trinidad*•† ..Las Animas	A. C. McCHESNEY.
Victor*•† ..... Teller	J. W. HUFF.
▲Walsenburg*•† .Huerfano	P. W. Sweeney.
Westcliffe* .....Custer	J. G. Schwelgert.
Windsor*•†.....Weld	See Greeley.
Wray*•† .....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
▲Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†... New Haven	MUNGER & MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•† ...Hartford	See Hartford.
Branford*•† ..New Haven	Harry W. Doolittle.
▲Bridgeport*•† ...Fairfield	PERCY L. JOHNSON. Refers to any bank in Bridgeport.
Bristol*•† .....Hartford	See Hartford.
Brookfield*•†....Fairfield	See Danbury.
Brooklyn*†.....Windham	See Danielson.
Buckland• .....Hartford	See Hartford.
Canaan*•† .....Litchfield	J. H. Roraback.
Canton*† .....Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	Charles A. Pelton.
Colchester*•†...New Lon.	E. S Day.
Collinsville*•† ..Hartford	Oliver Case.
Cornwall*..... Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†.....Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deepriver*•† ..Middlesex	R. W. Tyler.
Derby*•† .....New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* .....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†New London	See New London.
Elmwood*• .....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*•† ..... Middlesex	James Phelps & Sons.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Glastonbury*•†..Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•†....Fairfield	R. JAY WALSH.
Groton*†....New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•†... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Thompsonville.
Higganum*•† ..Middlesex	G B Carlson.
Jewett City*•† ..New Lon.	See Norwich.
Kensington*† ...Hartford	See Hartford.
Lakeville*•† ....Litchfield	See Salisbury.
▲Litchfield*•†....Litchfield	WOODRUFF & WOODRUFF.
Lyme*•†.....New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•† ....New Haven	CORNELIUS J. DANAHER.
▲Middletown*•†...Mid'sex	WARNER, WILLCOX & TYLER
Milford*•†.....New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	B. F. Gaffney.
New Canaan*•†. Fairfield	See Stamford.
New Hartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.NewLon.	ALFRED COIT.
Newington*†....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.....Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	R. B. Stoeckel
North Haven*•†New Hav.	See New Haven.
North Manchester† .Hart.	See South Manchester.
Norwalk*•†.....Fairfield	WARNER & GOLDSMITH.
▲Norwich*•†..New London	EDWIN W. HIGGINS. Refers to any bank in Norwich.
Orange*•† ....New Haven	See New Haven.
Parkville†.....Hartford	See Hartford.
Plainfield*•†....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ....Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	EDGAR M. WARNER.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*†.....Litchfield	See New Milford.
Salem* .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Lander.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•† .Hartford	Marcus H. Holcomb.
So. Manchester*•† . Hart.	Charles R. Hathaway.
▲So Norwalk*•†..Fairfield	See Norwalk.
Southport*•†.....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•†.....Fairfield	HART & KEELER.
Stonington*•†..New Lon.	H. A. Hull.
Stratford*•†.....Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•†..Litchfield	F. W Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•†..Litchfield	B. E. Higgins.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•...Litchfield	Charles G. Root.
West Cornwall*•†..Litch.	L. J. Nickerson.
Westhaven*•†...New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
West Winsted*•†..Litchf'd	See Winsted.
Wethersfield*•† .Hartford	See Hartford.
▲Willimantic*•† .Windham	GEORGE W. MELONY.
Winchester*....Litchfield	See Winsted.
▲Windham*• ....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† . Hart.	J. Warren Johnson.
▲Winsted*•†.....Litchfield	WILBUR G. MANCHESTER.
Woodbury*†....Litchfield	Huntington & Warner.
Woodstock*....Windham	See Putnam.
Yantic*•†....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† .....Kent	See Dover.
Delaware City*•†NewCas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† .....Kent	GEORGE M. JONES.
▲Georgetown*•† ....Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•†..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† NewCastle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Milton*•.....Sussex	Wm. F. Causey.
Newark*•†....New Castle	C. B Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	S. T. Townsend, Jr.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† .....Kent	See Dover.
▲Wilmington*•† NewCastle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.

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Town and County.	Name.

DISTRICT OF COLUMBIA.

Anacostia*†.....D. C.	See Washington.
Georgetown*†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*† .... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

▲Apalachicola*†.Franklin	H C. Hicks.
▲Arcadia*†.....De Soto	CHARLES W. FORRESTER.
Avonpark*.....De Soto	C. D. Knapp.
▲Bartow*†.....Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Braidentown*† .Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*†.....Levy	E. A. Pinnell.
▲Brooksville*† .Hernando	W. S. Jennings.
Cedar Keys*†.....Levy	E. J Lutterloh.
Cocoa*†.....Brevard	See Titusville.
▲Crawfordville*† .Wakulla	See Tallahassee.
▲Dade City*†.....Pasco	J. A. Hendley.
Daytona*†.....Volusia	C. H. Spencer.
▲De Funiak Spgs*†Walt'n	S. K. Gillis.
▲Deland*†.....Volusia	Stewart & Bly.
Eustis*†.....Lake	B. S. Weeks.
▲Fernandina*†.....Nassau	H. J. BAKER.
Fort Meade*†.....Polk	W. S. Athens.
▲Gainesville*†.....Alachua	FOSTER & JACKSON.
▲Greencove Spgs*†..Clay	See Jacksonville.
Interlachen*†.....Putnam	See Palatka.
▲Iverness*†.....Citrus	I. M Barton.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† .....Hamilton	Johnson & Johnson.
Juno*.....Dade	A. E. Heyser.
▲Key West*†.....Monroe	GEORGE W. ALLEN.
▲Kissimmee*† .....Osceola	See Orlando.
▲Lake City*†.....Columbia	ROBERSON & SMALL.
Lakeland*†.....Polk	P. Tucker.
Leesburg*†.....Lake	Tinnon & McNamee.
▲Live Oak*†.....Suwannee	B. B. Blackwell.
▲Macclenny*†.....Baker	See Jacksonville.
▲Madison*†.....Madison	C. B. ASHLEY.
▲Marianna*†.....Jackson	Carter Wilson & Boone.
▲Mayo* .....Lafayette	George W. Breare.
Melbourne*†.....Brevard	See Titusville.
▲Miami*† .....Dade	ROBBINS & GRAHAM CO.
▲Milton*†.....Santa Rosa	E. Amos.
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*• .....Lee	See Punta Gorda.
▲Ocala*† ..... Marion	W. S. BULLOCK.
Orange City*†.....Volusia	A. M. Bailey.
▲Orlando*† .....Orange	MASSEY & WARLOW.
▲Palatka*† .....Putnam	DAVIS & HILBURN.
Palmbeach*† .....Dade	W. I. Metcalf.
Palmetto *†.....Manatee	See Braidentown.
▲Pensacola*† ...Escambia	BLOUNT & BLOUNT.
▲Perry*.....Taylor	See Madison.
Punta Gorda*† ..De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† .....Orange	T. E. WILSON.
▲Stanton*•.....Marion	See Ocala.
▲Starke*†.....Bradford	J. T. Wills.
▲St. Augustine*†. St. John	W. W. DEWHURST.
St. Petersb'g*†.Hillsboro	A. Macleod.
▲Sumterville*• .....Sumter	A. C. Clark.
¶▲Tallahassee*†..... Leon	R. W. WILLIAMS.
▲Tampa*† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*†.Hillsboro	See Tampa.
▲Tavares*† .....Lake	J. F. Brown.
▲Titusville*† .....Brevard	F. J. Webb.
▲Vernon .....Washington	See Marianna.
West Palmbeach*† Dade	See Palmbeach.
Westville*† .....Holmes	W. T. Bludworth.

GEORGIA.

▲Abbeville*† .....Wilcox	T. L. Holton.
Acworth*† .....Cobb	J. J. Northcott.
Adairsville*† ....Bartow	See Cartersville.
Adel*† .....Berrien	See Tifton.
▲Albany*† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*† .....Sumter	CHARLES R. CRISP.
▲Appling*.....Columbia	See Augusta.
Arlington*†.....Calhoun	W. D. Sheffield.
▲Athens*† .....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*† .....Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
▲Bainbridge*† ....Decatur	ALBERT H. RUSSELL.
Barnesville*†.....Pike	W. W. LAMBDIN.
▲Baxley*† .....Appling	J. H. Thomas.
▲Blackshear*† .....Pierce	R. G. Mitchell, Jr.
▲Blairsville*.....Union	J. A. Butt.
▲Blakely*† .....Early	R. H. Powell & Son.
▲Blueridge*† .....Fannin	O. R. Dupree.
Boston*† .....Thomas	See Thomasville.
▲Brunswick*† .....Glynn	W. E. KAY.
▲Buchanan*† ... Haralson	See Tallapoosa.
▲Buena Vista*† ....Marion	George P. Monro.
Buford*† .....Gwinnett	J. O. H. Brown.
▲Butler*† .....Taylor	O. M. Colbert.
▲Calhoun*† .....Gordon	F. A. Cantrell.
▲Camilla*† .....Mitchell	S. S. Bennett.
▲Canton*† .....Cherokee	William A. Teasley.
▲Carnesville* .....Franklin	W. R. Little.
▲Carrollton*† .....Carroll	R. D. Jackson.
▲Cartersville*† ....Bartow	J. M. MOON.
▲Cedartown*† .....Polk	J. A. Blance.
Chipley *† .....Harris	See Greenville.
▲Clarkesville*†Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton. .....Jones	W. E. Lester.
▲Clyde .....Bryan	See Savannah.
Cochran*† .....Pulaski	See Hawkinsville.
▲Colquitt*† .....Miller	C. C. Bush.
▲Columbus*† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*† .....Madison	See Danielsville.
▲Conyers*† .....Rockdale	John R. Maddox.
Cordele*† .....Dooly	J. T. HILL.
▲Covington*† .....Newton	J. G. Lester.
▲Crawfordville*†. Tal'fe'o	Horace & Carl Holden.
Culloden*† .....Monroe	B. B. McCowen.
▲Cumming* .....Forsyth	H. L. Patterson.
▲Cusseta*†Chattahoochee	C. C. Minter.
▲Cuthbert*† .... Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*† .....Paulding	A. J. Camp.
▲Dalton*† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* .....Madison	D. W. Meadow.
▲Darien*† .....McIntosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*† .....Terrell	JAMES G. PARKS.
▲Dawsonville* .....Dawson	J. M. Bishop.
▲Decatur*† .....DeKalb	See Atlanta.
Demorest*†..Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*† .. Douglas	J. H. McLarty.

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Town and County.	Name.
▲Dublin*•† ..... Laurens	P. L. Wade.
▲Eastman*•† ..... Dodge	De Lacy & Bishop.
▲Eatonton*•† ..... Putnam	W. B. Wingfield.
▲Elberton*•† ..... Elbert	W. D. Tutt.
▲Ellaville*•† ..... Schley	A. J. Walters.
▲Ellijay*•† ..... Gilmer	J. P. Perry.
▲Fairburn*•† ..... Campbell	L. S. Roon.
▲Fayetteville*•† .. Fayette	W. B. Hollingsworth.
Fitzgerald*•† ..... Irwin	L. KENNEDY.
Flovilla*•† ..... Butts	B. P. Bailey.
Flowery Branch*•† .. Hall	See Gainesville.
▲Forsyth*•† ..... Monroe	R. L. Berner.
▲Fort Gaines*•† ..... Clay	W. A. Scott.
Fort Valley*•† .. Houston	H. A. MATHEWS.
▲Franklin* ..... Heard	W. S. Hubbard.
▲Gainesville*•† ..... Hall	DUNLAP & DUNLAP.
▲Georgetown*•† .. Quitman	T. L. Guerry.
▲Gibson*•† ..... Glascock	E. B. Rogers.
▲Greensboro*•† . Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•† ..... Spalding	ROBERT T. DANIEL.
▲Hamilton*•† ..... Harris	B. H. Walton.
Harmony Grove*•† Jack'n	R. L. J. Smith.
▲Hartwell*•† ..... Hart	A. E. McCurry.
▲Hawkinsville*•† .. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•† ..... Appling	See Hawkinsville.
▲Hiawassee* ..... Towns	J. H. Davis.
▲Hinesville*† ..... Liberty	S. B. Brewton.
Hogansville*•† ..... Troup	Isaac Jackson.
▲Homer* ..... Banks	See Gainesville.
▲Homerville*•† ..... Clinch	R. G. Dickerson.
▲Irwinton* ..... Wilkinson	J. W. Lindsey.
▲Irwinville* ..... Irwin	T. J. Luke.
▲Isabella* ..... Worth	See Sylvester.
▲Jackson*•† ..... Butts	M. P. HALL.
▲Jasper*•† ..... Pickens	J. W. Henley.
▲Jefferson*• ..... Jackson	J. C. Turner.
▲Jesup*•† ..... Wayne	D. M. Clark.
▲Jonesboro*•† ..... Clayton	W. M. Wright.
▲Knoxville*† ..... Crawford	R. C. Le Sueur.
▲Lafayette*•† ..... Walker	Lumpkin & Shattuck.
▲La Grange*•† ..... Troup	LONGLEY & LONGLEY.
Lavonia*•† ..... Franklin	See Carnesville.
▲Lawrenceville*•† Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•† ..... Lee	Long & Son.
▲Lexington*•† .. Oglethorpe	Joel Cloud.
▲Lincolnton* ..... Lincoln	J. E. Strother.
▲Louisville*•† ..... Jefferson	Phillips & Phillips.
▲Lumpkin*•† ..... Stewart	J. T. HARRISON.
▲Macon*•† ..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•† ..... Morgan	George & George.
▲Marietta*•† ..... Cobb	CLAY & BLAIR.
Marshallville*•† .. Macon	See Oglethorpe.
Maysville*•† ..... Jackson	A. J. Griffin.
▲McDonough*•† ..... Henry	James F. Wall.
▲McRae*•† ..... Telfair	E. D. Graham.
▲Milledgeville*•† . Baldwin	D. B. SANFORD.
Millen*•† ..... Screven	JAMES P. BRONSON.
Molina*•† ..... Pike	See Zebulon.
▲Monroe*•† ..... Walton	B. S. Walker.
Montezuma*•† ..... Macon	Greer & Felton.
▲Monticello*•† ..... Jasper	J. D. Kilpatrick.
▲Morgan* ..... Calhoun	L. G. Cartledge.
▲Moultrie*• ..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•† Montgom'y	Geiger & Peterson.
▲Nashville* ..... Berrien	William D. Bule.
▲Newnan*•† ..... Coweta	R. W. FREEMAN.
▲Newton*•† ..... Baker	A. S. Johnson.
Ocilla*•† ..... Irwin	See Sylvania.
▲Oglethorpe*•† ..... Macon	Greer & Felton.
Pelham*•† ..... Mitchell	See Camilla.
▲Perry*•† ..... Houston	W. C. Davis.
Poulan*• ..... Worth	Frank Park.
▲Preston*•† ..... Webster	S. R. Stevens.
▲Quitman*•† ..... Brooks	J. G. McCall.
▲Reidsville* ..... Tattnall	E. C. COLLINS.
Reynolds*•† ..... Taylor	W. E. Steed.
Richland*•† ..... Stewart	E. L. Stevens.
▲Ringgold*•† ..... Catoosa	J. H. Anderson.
Rochelle*•† ..... Wilcox	D. B. Nicholson.
▲Rome*•† ..... Floyd	JOHN W. BALE.
Rutledge*•† ..... Morgan	See Madison.
▲Sandersville*•† . Wash'ton	Evans & Evans.
▲Savannah*•† ..... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•† ..... Coweta	James W. Shell.
Sharon*•† ..... Taliaferro	See Washington.
Shellman*•† ..... Randolph	See Cuthbert.
Social Circle*•† .. Walton	T. Spearman.
▲Sparta*•† ..... Hancock	W. H. Burwell.
▲Springfield*• ..... Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.
▲Statenville*•† ..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*• ..... Camden	See Brunswick.
▲Summerville*•. Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	H. R. Daniel.
▲Sylvania*•..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*•†..... Haralson	Head & Head.
Tennille*•† ..... Washington	John C. Harmon.
▲Thomaston*•† ..... Upson	J. A. Cotten.
▲Thomasville*•†... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co
▲Thomson*•†..... McDuffie	John T. West.
Tifton*•† ..... Berrier	John Murrow.
Toccoa*•† ..... Habersham	GEORGE P. IRWIN.
▲Traders Hill..... Charlton	See Waycross.
▲Trenton*•† ..... Dade	See Chattanooga, Tenn.
Unadilla*•† ..... Dooly	J. L. Jones.
▲Valdosta*•†. ..... Lowndes	A. T. WOODWARD.
▲Vienna*•† ..... Dooly	J. H. Woodward & Son.
Villa Rica*•† ..... Carroll	J. M. Moor.
▲Warrenton*•† ..... Warren	James Whitehead.
▲Washington*•†..... Wilkes	COLLEY & SIMS.
▲Watkinsville*•†... Oconee	B. E. Thrasher.
▲Waycross*•† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† ..... Burke	Lawson & Scales.
West Point*•†..... Troup	R. A. S. Freeman.
Winder*•† ..... Jackson	W. H. Quarterman.
▲Wrightsville*•†.. Johnson	A. F. Daley.
▲Zebulon*•†..... Pike	See Barnesville.

IDAHO.

▲Albion* ..... Cassia	J. C. Rogers.
▲Blackfoot*•† ..... Bingham	F. S. Dietrich.
¶▲Boise*•† ..... Ada	J. H. RICHARDS.
▲Caldwell*•† ..... Canyon	John C. Rice.
▲Challis* ..... Custer	Milton A. Brown.
Coeur d'Alene*•† . Koot'ai	John B. Goode.
Genesee*•† ..... Latah	See Moscow.
Grangeville* ..... Idaho	W. N. Scales.
▲Hailey*•† ..... Alturas	TEXAS ANGEL.
▲Idaho City* ..... Boise	Carl Paine.
Idaho Falls*•† .. Bingham	N. H. Clark.
Juliaetta*•† ..... Latah	See Moscow.
Kendrick*•† ..... Latah	George W. Coutts.
▲Lewiston*• ... Nez Perces	FRANK J. YOUNG.
▲Malad City* ..... Oneida	GEO. E. GRAY.
Montpelier*•† .. Bear Lake	J. C. Rich.
▲Moscow*•† ..... Latah	OILAND & SMITH.
▲Mountain Home*•† Elmore	W. C. Howie.
▲Mt. Idaho* ..... Idaho	W. N. Scales.
Murray* ..... Shoshone	See Wallace.
Nampa*•† ..... Canyon	Frank Estabrook.
▲Paris*† ..... Bear Lake	Budge & White.
Payette*•† ..... Canyon	Charles B. Coxe.
▲Pocatello*•†. ... Bannock	EDEN & TERRELL.
▲Rathdrum*•† ... Kootenai	Edwin McIlree.
▲Salmon* ..... Lemhi	John H. Padgham.
Salubria* ..... Washington	O. F. Buse.
▲Shoshone*•†..... Lincoln	Guy C. Barnum.
▲Silver City* ..... Owyhee	Richard Cunningham.
▲St. Anthony*... Fremont	J. E. COCHRAN.
▲Wallace*•† ..... Shoshone	C. W. Beale.
Wardner*•†..... Shoshone	J. E. Gyde.
▲Weiser*•†.... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•† ..... Knox	WILLIAM H. BEAVER.
Adair*•† ..... McDonough	See Macomb.
Albany*•† ..... Whiteside	D. S. Efner.
▲Albion*•† ..... Edwards	J. M. Campbell.
▲Aledo*•† ..... Mercer	McARTHUR & COOKE.
Alexis*•† ..... Warren	Thomas R. Squires.
Allerton*•† ..... Vermilion	See Danville.
Alpha*•† ..... Henry	J. A. Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•† ..... Madison	JOSEPH V. E. MARSH.
Altona*•† ..... Knox	L. K. Byers.
Amboy*•† ..... Lee	W. E. Ives & Son.
Anchor*•† ..... McLean	See Bloomington.
Anna*•† ..... Union	H. F. BUSSEY.
Annawan*•† ..... Henry	W. H. Holzinger.
Antioch*• ..... Lake	J. W. McDonald.
Apple River*•† Jo Daviess	J. S. Lamont.
Arcola*•† ..... Douglas	Barricklow & Cofer.
Arenzville*•† ..... Cass	M. McClure.
Argenta*•† ..... Macon	See Decatur.
Armington*•† ... Tazewell	See Bloomington.
Armstrong*•† . Vermilion	See Pontoniac.
Arrowsmith*•†... McLean	H. J. Thompson.
Arthur*•† ..... Moultrie	M. Watson.
Ashkum*•† ..... Iroquois	P. H. Carey.
Ashland*•† ..... Cass	S. A. Shortt.
Ashley*•†.... Washington	See Nashville.
Ashton*•†..... Lee	See Dixon.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Assumption*†..Christian	See Pana.
Astoria*† .....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Platt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†..... Hancock	W. H. Mead.
Aurora*† .....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	See Chicago.
Ava*† .....Jackson	S. W. Treesh.
Avon*† .....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*†.....Pike	W. I. Klein.
Batavia*† ..... Kane	H. N. JONES.
Beardstown*† .....Cass	R. R. HEWITT.
Beason*† .....Logan	William B. Curry.
▲Beecher*†.....Will	See Peotone.
▲Belleville*†.....St. Clair	WILLIAM H. HALBERT.
Bellflower*† .... McLean	See Farmer City.
Belvidere*† .....Boone	KUCKER, CARPENTER & APPLETON.
Bement*†..... Platt	W. G. Cloyd.
Benson*†.....Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*†.....Moultrie	See Sullivan.
Biggsville*† ..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*†..... Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Mt. Carmel.
Bowen*†.....Hancock	E. C. PETER.
Braceville*†.....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*† ..... Will	WILLIAM MOONEY.
Breese*† .....Clinton	See Carlyle.
Brighton*† ....Macoupin	D. D. Goodell.
Brimfield*† ..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† .....Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*†.Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*†.....Ford	See Kankakee.
▲Cairo*† .....Alexander	M. J. O'SHEA.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† ....Adams	Orrin Dilley.
Canton*† .....Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	M. P. Murray.
Carlock*†..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*† .....Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D. MACK & SON.
Casey*†.....Clark	N. L. SCRANTON & SONS.
Cedarville*† . Stephenson	Henry Richard.
Centralia*† .....Marion	S. A. Frazier.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*†.....Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett and Northern Trust Co., Chicago.
" ..... "	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	HATCH & RITSHER, 100 Washington St. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*† .Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	See Paris.
Cisco*†..... ....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City*†.....Clay	F. M. Chaffin.
Clayton*†.....Adams	J. L. Staker.
Clifton*†.....Iroquois	See Onarga.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*† ...Madison	BURROUGHS BROS.
Collison*†....Vermilion	See Danville.
Compton*†.....Lee	See Paw Paw.
Cooksville*† ....McLean	John A. Sterling.
Cornell*† .... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*†.....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*†. .....Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*†. .....White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*†.....Livingston	L. E. Swope.
Dallas City*†....Hancock	J. H. Ranck.
Dalton City*†....Moultrie	J. N. Loving.
Danforth*†.....Iroquois	See Watseka.
Danvers*†.....McLean	See Bloomington.
▲Danville*† ....Vermilion	TILTON & CUNDIFF.
Davis*† .....Stephenson	W. Ende.
▲Decatur*†.....Macon	GUTTEN & ROBY.
Deer Creek*†....Tazewell	See Tekin.
DeKalb*†.....DeKalb	A. G. KENNEDY.
DeLand*†.....Piatt	See Monticello.
Delavan*† .....Tazewell	J. O. Jones.
Des Plaines*† .....Cook	See Chicago.
Divernon*† .. Sangamon	See Springfield.
▲Dixon*† .....Lee	R. S. FARRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† .....Iroquois	See Watseka.
Downer's Grove*† DuP.	M. Slusser.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. ⁝ Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Dundee*• † .....Kane	W. G. Sutlin.
Dunlap*• † .....Peoria	See Peoria.
DuQuoin*• † .....Perry	R. W. S. WHEATLEY.
Durand*• † ....Winnebago	See Rockford.
Dwight*• † .....Livingston	ROMBERGER & SMITH.
Earlville*• † .....Lasalle	See Ottawa.
East Dubuque*• † .Jo Dav.	See Galena.
East Lynn*• † ..Vermilion	See Danville.
Easton*• † .....Mason	See Havana.
East St. Louis*• † .St.Clair	B. H. CANBY.
Edelstein*• † .....Peoria	See Peoria.
Edinburg*• † .... Christian	C. A. Prater.
▲Edwardsville*• † .Madison	HADLEY & BURTON.
▲Effingham*• † ..Effingham	S. F. GILMORE.
Elburn*• † .....Kane	W. R. S. Hunter.
Eldorado*• † .....Saline	J. C. Burnett.
Elgin*• † .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*• † ...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• ..Hardin	John C. Oxford.
Elkhart*• † ..... Logan	See Lincoln.
Elliott*• † .....Ford	See Paxton.
Ellisville*† .....Fulton	See Canton.
Ellsworth*• † .....McLean	See Bloomington.
Elmhurst*• † .....DuPage	George Sawin.
Elmwood*• † .....Peoria	M. R. Sturtevant.
El Paso*• † .....Woodford	J. I. KERR.
Emden*• † .....Logan	See Lincoln.
Enfield*• † ..... White	John N. Wilson.
Englewood*• † ..... Cook	See Chicago.
Equality*• † .....Gallatin	C. W. Wiedeman.
Erie*• † .....Whiteside	William H. Allen.
Essex*• † .....Kankakee	A. Gregson.
▲Eureka*• † .....Woodford	W. H. FOSTER.
Evanston*• † ..... Cook	See Chicago.
Evansville*• † .. Randolph	William M. Schuwerk.
Fairbury*• † ...Livingston	CARRITHERS & AGARD.
▲Fairfield*• † ..... Wayne	CREIGHTON & THOMAS.
Fairland*• † .....Douglas	See Tuscola.
Fairmount*• † ..Vermilion	See Danville.
Fairview*• † .....Fulton	James Ten Eyck.
Farina*• † .....Fayette	A. T. Brasel.
Farmer City*• † ... DeWitt	HERRICK & HERRICK.
Farmersville*• † ..Montg'y	See Springfield.
Farmington*• † ....Fulton	A. A. Luckey.
Fillmore*• † .Montgomery	See Hillsboro.
Findlay*• † .....Shelby	C. W. Fall.
Fisher*• † .....Champaign	H. S. Kelley.
Fithian*• † .....Vermilion	See Danville.
Flanagan*• † .. Livingston	C. C. Studley.
Flora*• † .....Clay	Hoff & Hoff.
Foosland*• † .. Champaign	George A. De Long.
Forest City*• † .....Mason	See Havana.
Forrest*• † .....Livingston	See Pontiac.
Forreston*• † .....Ogle	Frank Wertz.
Frankfort Station*• † Will	D. S. Stephen.
Franklin*• † .....Morgan	See Jacksonville.
Franklin Grove*• † ....Lee	See Dixon.
▲Freeport*• † ...Stephenson	ECKERT & McDONALD.
Fulton*• † .....Whiteside	C. C. McMahon.
Galatia*• † ..... Saline	A. E. Somers.
▲Galena*• † ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*• † .....Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*• † .....Henry	N. F. ANDERSON.
Gardner*• † ..... Grundy	See Morris.
Geneseo*• † ..... Henry	GEORGE W. SHAW.
▲Geneva*• † .....Kane	W. J. BROWN.
Genoa*• † .....De Kalb	A. S. Hollembeak.
Georgetown*• † Vermilion	See Danville.
Gibson City*• † ..... Ford	LESLIE A. CRANSTON.
Gifford*• † .....Champaign	See Fisher.
Gillespie*• † .....Macoupin	See Carlinville.
Gilman*• † ..... Iroquois	C. N. Saum.
Girard*• † ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	THOMPSON & MOORE.
Golden*• † ..... Adams	See Quincy.
Goodhope*• † McDonough	See Macomb.
Grafton*• † ..... Jersey	See Jerseyville.
Grandridge*• † .....Lasalle	See Ottawa.
Grant Park*• ..Kankakee	E. B. BUCK.
Grayslake*• † ..... Lake	See Libertyville.
Grayville*• † ..... White	T. G. Parker.
Greenfield*• † .....Greene	BANDY & SULLIVAN.
Greenup*• † .. Cumberland	W. H. McDonald.
Greenview*• † .....Menard	R. L. Walker.
▲Greenville*• † .....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*• † .....McLean	C. M. Coyle.
Griggsville*• † .....Pike	See Pittsfield.
Grove City*.....Christian	See Edinburg.
Guthrie*• † .....Ford	See Gibson City.
Hamilton*• † .... Hancock	J. L. Miller.
Hammond*• † .....Piatt	See Monticello.

Town and County.	Name.
Hamphire*• † .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin* .....Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*• † .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*• † .....McHenry	A. W. Young.
Harvel*• † ...Montgomery	See Springfield.
Harvey*• † ..... Cook	I. J. MOUSER.
▲Havana*• † .....Mason	LYMAN LACEY, JR.
Hebron*• † .....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*• † .....Marshall	Fred S. Potter.
Herrick*• † .....Shelby	J. D. Burrus.
Herrin* .....Williamson	See Marion.
Herscher*• † ....Kankakee	See Kankakee.
Heyworth*• † .....McLean	See Bloomington.
Highland*• † .....Madison	Timothy Gruaz.
Highland Park*• † ...Lake	K. R. Smoot.
▲Hillsboro*• † .Montgomery	FRED A. RANDLE.
Hinckley*• † .....DeKalb	See Aurora.
Hindsboro*• † .....Douglas	See Tuscola.
Holcomb*• † .....Ogle	C. E. Oakes.
Homer*• † .....Champaign	R. C. Wright.
Hoopeston*• † ..Vermilion	DYER & WALBRIDGE.
Hopedale*• † .....Tazewell	See Pekin.
Hume*• † .....Edgar	T. J. Coffman.
Huntley*• † .....McHenry	See Woodstock.
Hutsonville*• † .Crawford	See Robinson.
Hyde Park*• † ..... Cook	See Chicago.
Illiopolis*• † ....Sangamon	S. P. Williams.
Ipava*• † ..... Fulton	W. A. Babcock.
Irving*• † ....Montgomery	See Hillsboro.
Iuka*• † .....Marion	See Salem.
Ivesdale*• † ....Champaign	See Monticello.
▲Jacksonville*• † ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*• † .....Jersey	H. W. Pogue.
▲Joliet*• † .....Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*• † .....Union	Karraker & Lingle.
Joy*• † ..... Mercer	See Aledo.
Kane*• † .....Greene	See Carrollton.
▲Kankakee*• † ...Kankakee	H. K. WHEELER.
Kansas*• † .....Edgar	E. G. Rose.
Keithsburg*• † ....Mercer	M. T. Kirkpatrick.
Kenney*• † .....DeWitt	Scroggin & Co.
Kewanee*• † .....Henry	CHAS K. LADD.
Kings*• † .....Ogle	See Rochelle.
Kingston*• † .....DeKalb	See DeKalb.
Kinmundy*• † .....Marion	John F. Donovan.
Kirkland*• † .....DeKalb	See Genoa.
Kirkwood*• † .....Warren	George M. Nixon.
Knoxville*• † ..... Knox	E. A. Corbin.
▲Lacon*• † .....Marshall	E. D. RICHMOND
Ladd*• † .....Bureau	J. W. BLEE.
Lafayette*• † .....Stark	See Toulon.
Lagrange*• † .....Cook	D. B. Lyman
Laharpe*• † .....Hancock	L. S. McCrory.
La Moille*• † .....Bureau	H. A. Stanard.
Lanark*• † .....Carroll	C. W. Middlekauff.
La Rose*• † .....Marshall	R. M. Barnes.
Lasalle*• † .....Lasalle	DUNCAN & DOYLE.
Latham*• † .....Logan	F. A. Gasaway.
▲Lawrenceville*• † Lawr'ce	C. J. BORDEN.
Leaf River*• † ..... Ogle	George E. Johnson.
Lebanon*.....St. Clair	H. H. HORNER.
Leland*• † ..... Lasalle	A. A. Clapsaddle.
Lemont*• † ..... Cook	Frank W. Welch.
Lena*• † .....Stephenson	A. J. Clarity.
Leroy*• † .....McLean	E. D. RIDDLE.
▲Lewistown*• † .....Fulton	HARRY M. WAGGONER.
Lexington*• † .....McLean	A. B. Davidson.
Libertyville*• † .....Lake	Paul MacGuffin.
▲Lincoln*• † .....Logan	OSCAR ALLEN.
Litchfield*• † Montgomery	McWILLIAMS & SONS.
Little York*• † ....Warren	See Monmouth.
Loami*• † ...Sangamon	D. I. Staley.
Lockport*• † .....Will	C. B. CHEADLE.
Loda*• † .....Iroquois	Nathan P. Goodell.
London Mills*• † ...Fulton	M. T. Robinson.
Longview*• † .Champaign	See Champaign.
Lostant*• † .....Lasalle	G. F. Bell.
▲Louisville*• † .....Clay	John R. Bonney.
Lovington*• † ....Moultrie	A. W. Lux.
Ludlow *• † ... Champaign	W. C. Smith.
Mackinaw*• † ....Tazewell	See Pekin.
▲Macomb*• † ..McDonough	NEECE & SON.
Macon*• † .....Macon	See Decatur.
Mahomet*• † ..Champaign	See Champaign.
Makanda*• † .....Jackson	See Murphysboro.
Malta*• † .....DeKalb	D. F. Pease.
Manchester*• † .....Scott	See Bluffs.
Manhattan*• † ..... Will	See Joliet.
Manito*• † .....Mason	J. A. McComas.
Mansfield*• † .....Piatt	C. F. Mansfield.
Manteno*• † ....Kankakee	Winfield S. Campbell.
Maple Park*• † .....Kane	See Elburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Maquon*† ..... Knox	E. L. Swigart.
Marengo*† ..... McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† ..... St. Clair	R. S. Hamilton.
Maroa*† ..... Macon	B. F. Shipley.
Marseilles*† ..... Lasalle	See Ottawa.
▲Marshall*† ..... Clark	J. W. GRAHAM.
Martinsville*† ..... Clark	H. Gasaway.
Marysville ..... Vermilion	See Potomac.
Mascoutah*† .... St. Clair	George F. Wombacher.
Mason City*† ..... Mason	G. W. ELLSBERRY.
Mattoon*† ..... Coles	ISAAC B. CRAIG.
Maywood*† ..... Cook	See Oak Park.
Mazon*† ..... Grundy	See Morris.
McHenry*† .... McHenry	H. C. Mead.
McLean*† ..... McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg* ... Sang'n	See Springfield.
Media*† ..... Henderson	See Stronghurst.
Medora*† ..... Macoupin	J. W. Kitzmiller.
Melrose Park*† .... Cook	See Oak Park.
Melvin*† ..... Ford	J. M. Thompson.
Mendon*† ..... Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*† ..... Morgan	See Jacksonville.
Metamora*† .. Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† ..... Iroquois	Frank Harry.
Milledgeville*† ... Carroll	See Mount Carroll.
Millington*† .... Kendall	See Aurora.
Milton* ..... Pike	N. A. Thornton.
Minier*† ..... Tazewell	See Pekin.
Minonk*† ..... Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† ..... Macoupin	J. M. Allyn.
Moline*† .... Rock Island	McENIRY & McENIRY.
Momence*† ... Kankakee	E. P. HARNEY.
Monica*† ..... Peoria	See Peoria.
▲Monmouth*† ..... Warren	GRIER & STEWART.
▲Monticello*† ..... Piatt	LODGE, HICKS & LODGE.
▲Morris*† ..... Grundy	SANFORD BROS.
▲Morrison*† ... Whiteside	SMITH & DANIELS.
Morrisonville*† Christ'n	Fred A. Wagoner.
Morton*† ..... Tazewell	See Pekin.
▲Mound City*† .... Pulaski	L. M. Bradley.
▲Mt. Carmel*† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† ..... Carroll	D. ALLEMAN.
Mt. Morris*† ..... Ogle	John Weller.
Mt. Olive*† .... Macoupin	Thomas Williamson.
Mt. Pulaski*† ..... Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*† ..... Brown	Hubbard & Reid.
▲Mt. Vernon*† .. Jefferson	ALBERT WATSON.
Moweaqua*† ..... Shelby	W. G. Colbert.
Mulberry Grove* ... Bond	W. C SHIELDS.
▲Murphysboro*† .Jackson	R. J. McELVAIN.
Naperville*† .... Du Page	H. H. GOODRICH.
▲Nashville*† . Washington	H. H. Hosmer.
Nat. Stock Yards*† St. C.	See East St. Louis.
Nauvoo*● ..... Hancock	G. A. RITTER.
Nebo*† ..... Pike	I. J. Dyer.
Neoga*† .... Cumberland	See Toledo.
Neponset*† ..... Bureau	See Kewanee.
Newark* ..... Kendall	N. P. Barnard, Jr.
New Berlin* ... Sangamon	W. M. Warren.
New Boston*† .... Mercer	M. Chamberlain.
New Holland*● ... Logan	See Lincoln.
Newman*† ..... Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	GIBSON & JOHNSON.
New Windsor*† .. Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† ..... White	W. N. Green.
No. Henderson*† Mercer	See Aledo.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† ..... Coles	J. H. Winkler.
Oak Park*† ..... Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† ..... Livingston	J. D. Pound.
Ogden*† ..... Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† ..... Richland	R. B. Witcher.
Onarga*† ..... Iroquois	E W. Morris.
Oneida*† ..... Knox	See Galesburg.
▲Oquawka*† ... Henderson	R. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† ..... Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.
Palatine*† ..... Cook	F. J. Filbert.
Palestine*† ..... Crawford	A. L. MacHatton.
Palmyra*† ..... Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	JAMES A. EADS.
Pawnee*● ..... Sangamon	J. R. Kincaid.
Paw Paw*† ..... Lee	C. F. Preston.
▲Paxton*† ..... Ford	KERR & LINDLEY.
Pearl† ..... Pike	See Milton.
Pearl City*† . Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WM. DON MAUS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† ..... Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† ..... Will	Michael Collins.
Perry* ..... Pike	G. W. Hinman.
Peru*† ..... Lasalle	F. T. BEERS.
▲Petersburg*† .... Menard	T. W. McNEELY.
Philo*† ..... Champaign	See Champaign.
▲Pinckneyville*† .... Perry	W. T. Vaughn.
Piper City*† ..... Ford	See Paxton.
▲Pittsfield*† ..... Pike	A. C. BENTLEY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† ..... Kendall	E. W. FAXON.
Pleasant Plains*† . Sang'n	See Springfield.
Plymouth*† .... Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ..... Livingston	R. S. McILDUFF.
Poplar Grove*† ... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† .... Vermilion	See Danville.
Prairie City*† . McDon'gh	E. A. BOYNTON.
▲Princeton*† ..... Bureau	CAIRO A. TRIMBLE.
Princeville*† ..... Peoria	See Peoria.
Prophetstown*† Whites'e	R. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*† ..... Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† ..... Fayette	See Vandalia.
Rankin*† ..... Vermilion	J. F. Campbell.
Rantoul*† .... Champaign	Thomas J. Roth.
Raritan* ..... Henderson	See Stronghurst.
Ravenswood*† ..... Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† ..... Randolph	Alfred D. Riess.
Reynolds*† .. Rock Island	See Rock Island.
Richmond*† ... McHenry	See Woodstock.
Richview*† . Washington	Gen. T. Hooke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† ..... Gallatin	W S. Phillips.
Roanoke*† .... Woodford	See Eureka.
Roberts*† ..... Ford	See Paxton.
▲Robinson*† .... Crawford	PARKER & CROWLEY.
Rochelle*† ..... Ogle	D. W. Baxter.
▲Rockford*† .. Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† ..... Cook	J. J. Barbour.
Roodhouse*† ..... Greene	D. J. Sullivan.
Roscoe*† .... Winnebago	See Poplar Grove.
Roseland† ..... Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rosaville*† .... Vermilion	W. B. Redden.
▲Rushville*† ..... Schuyler	GLASS & BOTTENBERG.
Rutland*† ..... Lasalle	See Ottawa.
Sadorus*† .... Champaign	See Tolono.
▲Salem*† ..... Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† ..... De Kalb	S. B. STINSON.
San Jose*† ..... Mason	See Lincoln.
Saunemin*† . Livingston	W. P. Carrithers.
Savanna*† ..... Carroll	See Lanark.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† ..... Mercer	See Aledo.
Secor*† ..... Woodford	See Eureka.
Seneca*† ..... Lasalle	C. H. R. Thomas.
Shabbona ..... DeKalb	See Sycamore.
Shannon*† ..... Carroll	See Lanark.
▲Shawneetown*† . Gallatin	CARL ROEDEL.
Sheffield*† ..... Bureau	See Buda.
▲Shelbyville*† ..... Shelby	WALTER C. HEADEN.
Sheldon*† ..... Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† ..... Macoupin	J. M. Hampton.
Sidell*† ..... Vermilion	L. E. Conner.
Sidney*† ..... Champaign	See Champaign.
Sigel*† ..... Shelby	E. Kunkler.
Smithfield*† ..... Fulton	See Lewistown.
Smithshire*† .... Warren	See Monmouth.
Somonauk*† .... DeKalb	L. B. Olmstead.
Sorento*† ..... Bond	See Greenville.
South Chicago*† ... Cook	See Chicago.
South Evanston*† . Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton* ..... White	W. C. Ingram.
¶▲Springfield*† Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.

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Town and County.	Name.
Spring Valley*•†..Bureau	WILLIAM HAWTHORNE.
Stanford*•†.....McLean	See Bloomington.
Staunton*•†....Macoupin	R. E. DORSEY.
St. Anne*•†....Kankakee	W. G. Brooks.
St. Charles*•†.....Kane	CHARLES A. MILLER.
St. Elmo*•†.....Fayette	See Vandalia.
St.Francisv'le*•†Lawre'ce	See Lawrenceville.
St. Joseph*•†..Champaign	See Champaign.
Sterling*•†..... Whiteside	I. L. WEAVER.
Stewardson*•†.....Shelby	Boggs & McDaniel.
Stillman Valley*•†...Ogle	See Byron.
Stockton*•†...Jo Daviess	W. S. Eaton.
Stone Fort*•†.....Saline	L. E. Barker.
Stonington*•†..Christian	See Taylorville.
Streator*•†.....Lasalle	P. J. LUCEY.
Strongharst*•†Henderson	R. F. Robinson.
Sublette*•†.....Lee	See Paw Paw.
▲Sullivan*•†.....Moultrie	EDEN, MARTIN & EDWARDS.
Sumner*•†.....Lawrence	Lewis & Sumner.
▲Sycamore*•†.....DeKalb	CARNES & DUNTON.
Table Grove*•†....Fulton	William S. Hipsley.
Talula*•†..... Menard	J. J. Baker.
Tamaroa*•†.....Perry	See DuQuoin.
Tampico*•†....Whiteside	See Morrison.
▲Taylorville*•†...Christian	J. C. McBRIDE.
Thawville*•†.....Iroquois	See Watseka.
Thomasboro*•†Champa'n	See Champaign.
Tinley Park*•†.....Cook	See Chicago.
Tiskilwa*•†.....Bureau	See Princeton.
▲Toledo*•†....Cumberland	CHARLES M. CONNOR.
Tolono*•†.....Champaign	W. A. Perkins.
Tolucа*•†.....Marshall	See Lacon.
Tonica*•†.....Lasalle	Gunn & Gunn.
▲Toulon*•†.....Stark	Allen P. Miller.
Tremont*•† .....Tazewell	See Pekin.
Trenton*•†.....Clinton	W. S. Louden.
Triumph*•†.....Lasalle	See Mendota.
Troy*•†.....Madison	See Edwardsville.
▲Tuscola*•†.....Douglas	ROY F. HALL.
Union Hill•†...Kankakee	See Kankakee.
▲Urbana*•† ....Champaign	CUNNINGHAM & BOGGS.
Utica*•† .....Lasalle	J. B. Cunniff.
▲Vandalia*•†.....Fayette	S. A. PRATER.
Varna*•†.....Marshall	See Lacon.
Vermont*•† .....Fulton	J. C. Phillips.
Verona*•†..... Grundy	J. L. Waterman.
Versailles*•† .....Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*•†.....Johnson	Whitnell & Gillespie.
Viola*•† .....Mercer	See Aledo.
Virden*•† ....Macoupin	H. C. Simons.
▲Virginia*•†.....Cass	R. W. MILLS.
Waggoner*•†Montgom'ry	George Richardson.
Walnut*•†.....Bureau	M. A. Stiver.
Wapella*•† ..... De Witt	See Clinton.
Warren*•†.....Jo Daviess	W. H. Glasgow.
Warrenсburg*•†....Macon	See Decatur.
Warsaw*•† .....Hancock	W. N. GROVER.
Washburn*•† ..Woodford	George P. Gill.
Washington*•†..Tazewell	John W. Dougherty.
Watagа*•† .....Knox	See Galesburg.
▲Waterloo*•† .....Monroe	JOSEPH W. RICKERT.
Waterman*•† ....De Kalb	See Sycamore.
▲Watseka*•† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*•†.....Lake	WHITNEY & UPTON.
Waverly*•† .....Morgan	Hamilton & Etter.
Waynesville*•†...De Witt	See Clinton.
Weldon*•†.....De Witt	See Clinton.
Wellington*•†....Iroquois	See Watseka.
Wenona*•† .....Marshall	J. H. Jackson.
West Brooklyn*•† ....Lee	See Paw Paw.
West Chicago*•†.Du Page	C. D. Clark.
Westfield*•† .....Clark	J. D. Hemphill.
West Pullman*•†....Cook	See Chicago.
West Salem*•† ..Edwards	See Albion.
▲Wheaton*•†.....Du Page	WILLIAM NUNN.
White Hall*•†.....Greene	Mark Meyerstein.
Williamsfield*•† ....Knox	See Galesburg.
Williamsville*•† Sanga'on	See Springfield.
Wilmington*•† ..... Will	Edward Corlett.
▲Winchester*•† .....Scott	JAMES A. WARREN.
Windsor*•† .....Shelby	Amos Walker.
Winnetka*•† .....Cook	Carlton Prouty.
Winslow*•†...Stephenson	See Freeport.
Woodhull*•†.....Henry	W. W. White.
▲Woodstock*•†..McHenry	V. S. LUMLEY.
Wyanet*•†.....Bureau	See Princeton.
Wyoming*•† .....Stark	Frank Thomas.
Xenia*•† .....Clay	W. S. Morgan.
Yates City*•† .....Knox	See Galesburg.
▲Yorkville*•†.....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*•†.....Fulton	See Rochester.
Albany*•†.....Delaware	O. Dowden.
▲Albion*•† ..... Noble	L. W. WRIGLEY.
Alexandria*•† ...Madison	SHANNON & RIZER.
Ambia*•†.....Benton	W. Lee Bartlett.
▲Anderson*•† .....Madison	WILLIAM S. DIVEN.
▲Angola*•† .....Steuben	BEST, BRATTON & YOTTER.
Arcadia*•†.....Hamilton	Thomas J. Bishop.
Argos*•†.....Marshall	John R. Jones.
Ashley*•†..... Steuben	Thomas Wichwire.
Atlanta*.....Hamilton	See Cicero.
Attica*•†.....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*•† .....De Kalb	ROBY & HARPER.
Aurora*•† .....Dearborn	DOWNEY & SHUTTS.
Avilla*•†..... Noble	See Kendallville.
Batesville*•† ..... Ripley	Cravens & Cravens.
▲Bedford*•† .....Lawrence	BROOKS & BROOKS.
Bern*•† .....Adams	Kelly & Moran.
▲Bloomfield*•† .....Greene	CAVINS & HENDERSON.
▲Bloomington*•† ..Monroe	LEE & GRIMES.
▲Bluffton*•† .....Wells	TODD & TODD.
▲Boonville*•† .....Warrick	ARMSTRONG & SHAFER.
Boswell*•† .....Benton	A. B. McAdams.
Bourbon*•†.....Marshall	J. D. Chaplin.
▲Brazil*•† .....Clay	RAWLEY & HUTCHISON.
Bremen*•†.....Marshall	S. J. Hayes.
Bristol*•†.....Elkhart	Harvey W. Kautz.
Brook*•†.....Newton	Graves & Graves.
Brookston*•† .....White	See Chalmers.
▲Brookville*•† ...Franklin	GEORGE F. O'BYRNE.
▲Brownstown*•†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*•†.....DeKalb	C. J. Coats.
Cambridge City*•† Wayne	Lynn E. Kepler.
Camden*•† .....Carroll	P. Ray.
Campbellsb'g*•† Wash't'n	See Salem.
▲Cannelton*•† .....Perry	C. A. WEATHERS.
Carlisle*•†.....Sullivan	W. B. Akin.
Carthage*•† .....Rush	See Rushville.
Cayuga*•† .... Vermilion	J. H. BROWN.
Chalmers*•†.....White	E. R. Price.
Charlestown*•†.....Clark	W. H. Watson.
Chesterton*•† ....Porter	G. R. Williams.
Chrisney*•† .....Spencer	See Rockport.
Churubusco*•†...Whitley	John W. Orndorf.
Cicero*•† .....Hamilton	P. J. Fariss.
Clarks Hill*•†Tippecanoe	See Colfax.
Clay City*•†.....Clay	GEORGE W. WILTSE.
Clayton*•† .... Hendricks	See Plainfield.
Clinton*•† .... Vermilion	J. A. Wittermood.
Colfax*•†.....Clinton	F. M. Goldsberry.
▲Columbia City*•† Whitley	ANDREW A. ADAMS.
▲Columbus*•† Bartho'mew	C. B. COOPER.
▲Connersville*•† ..Fayette	FLORA & BROADDUS.
Converse*•†.....Miami	Fred P. Clark.
Corunna*•† .....DeKalb	See Waterloo.
▲Corydon*..... Harrison	T. J. Wilson.
▲Covington*•† ...Fountain	CHARLES M. McCABE.
▲Crawfordsville*•† M'ntg'y	FINLEY P. MOUNT.
Crothersville*•†. Jackson	H. H. Prince.
▲Crown Point*•† .....Lake	J. KOPELKE.
Culver*•.....Marshall	H. A. Logan.
Cynthiana*•† ..... Posey	John B. Smith.
Daleville*•†.....Delaware	J. M. Fenwich.
Dana*•† .....Vermilion	E. B. James.
▲Danville*•† ....Hendricks	HOGATE & CLARK.
Darlington*•† Montgom'y	A. N. Cave.
▲Decatur*•† .....Adams	E. K. ERWIN.
▲Delphi*•† ..... Carroll	SMITH & JULIEN.
Dillsboro*•† ....Dearborn	See Aurora.
Dunkirk*•† ..... Jay	J. T. Day.
Earl Park*•† .....Benton	Fraser & Isham.
East Chicago*•† .....Lake	J. B. F. SHOWALTER.
Eaton*•† .....Delaware	W. H. Younts.
Edinburg*•† .....Johnson	See Franklin.
Elizabethtown*•† Barth'w	J. H. Bradford.
Elkhart*•† .....Elkhart	J. H. HALE.
Ellettsville*•† ....Monroe	See Bloomington.
Elwood*•† .....Madison	WARD L. ROACH.
▲English*•† .....Crawford	See Leavenworth.
▲Evansville*•† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*•† .....Grant	Chas. T. Parker.
Farmland*•†....Randolph	David Wasson.
Flora*•† ..... Carroll	J. B. SMITH.
Fort Branch*•†....Gibson	Mark L. Harris.
Fortville*•† .....Hancock	John C. Jenkins.
Fort Wayne*•†.....Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*•† .....Benton	FRAZER & ISHAM.
Francesville*•† ...Pulaski	C. W. Barker.
▲Frankfort*•†.....Clinton	J. C. FARBER.
▲Franklin*•† .....Johnson	MILLER & BARNETT.
Frankton*•† .....Madison	J. O. Barrett.
Fremont*•†.....Steuben	J. G. Yeagley.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Galveston*† ..... Cass	B. B. RICHARDS.
Garrett*† ..... De Kalb	H. W. MOUNTZ.
Gas City*† ..... Grant	Brandenburg & Linn.
Geneva*† ..... Adams	William Drew.
Goodland*† ..... Newton	J. W. Oswald.
▲Goshen*† ..... Elkhart	MILLER & DRAKE.
Gosport*† ..... Owen	E. S. Davis.
▲Greencastle*† ... Putnam	S. A. HAYS.
▲Greenfield*† ... Hancock	MARSH & COOK.
▲Greensburg*† ... Decatur	JOHN W. HOLCOMB.
Greentown*† .... Howard	Cooper & Somerville.
Greenwood*† ... Johnson	J. F. Crawford.
Hagerstown*† .... Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† ..... Porter	George C. Gregg.
Hillsboro*† .... Fountain	John W. Newlin.
Hobart*† ..... Lake	J. H. Conroy.
Hope*† ... Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*† . Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*. ..... White	See Monticello.
¶▲Indianapolis*† .. Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty mortgage foreclosures. Long distance telephone No. 1142 We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G Dun & Co. and Central Trust Co., Indianapolis.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† ..... Du Bois	Bretz & McFall.
▲Jeffersonville*† .... Clark	S. S. JOHNSON.
Jonesboro*† ..... Grant	Henderson Oliver.
Kendallville*† ..... Noble	JAMES GRAVES.
▲Kentland*† .... Newton	Cummings & Darroch.
Kewanna*† ..... Fulton	A. D. TONER, JR.
Kingman*† ..... Fountain	J. M. Wilkey.
Kirklin*† ..... Clinton	George T. Williams.
Knightstown*† .... Henry	C. D. MORGAN.
▲Knox*† ..... Starke	GOULD & PETERS.
▲Kokomo*▪† ..... Howard	J. W. COOPER.
Ladoga*† ... Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† ... Lagrange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† ..... La Porte	M. E. LELITER.
Laurel*† ..... Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*▪ Crawford	John H. Weathers.
▲Lebanon*† ..... Boone	SAMUEL R. ARTMAN.
Lexington*† ..... Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† ..... Noble	W. H. Wigton.
Lima*† ..... Lagrange	See La Grange.
Linden*† ... Montgomery	See Crawfordsville.
Linton*† ..... Greene	J. B. Filbert.
▲Logansport*† ..... Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† ..... Miami	See Peru.
▲Madison*† ..... Jefferson	W. O. FORD.
Manilla*† ..... Rush	George S. Jones.
Marengo*† ..... Crawford	See English.
▲Marion*† ..... Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ... Morgan	Renner & McNutt.
Matthews*. ..... Grant	See Hartford City.
Medaryville*† .... Pulaski	See Winamac.
Mentone*† ... Kosciusko	J. F. Johnson.
Michigan City*† Laporte	J. H. ORR.
Middlebury*† .... Elkhart	M. G. Hoover.
Middletown*† ..... Henry	E. L. Elliott.
Milan*† ..... Ripley	See Lawrenceburg.
Milford*† ..... Kosciusko	T. C. McLaughlin.
Milroy*† ..... Rush	See Rushville.
Mishawaka*† . St. Joseph	E. Voll Bingham.
Mitchell*† ..... Lawrence	W. H. Edwards.
Monon*† ..... White	J. G. YORK.
Monroeville*† ..... Allen	E. W. Meeks.
Montezuma*† ..... Parke	F. L. Canine.
▲Monticello*† ..... White	GUTHRIE & BUSHNELL.
Montpelier*† .. Blackford	C. W. Kinnan.
Mooresville*† .... Morgan	Jas. M. Bishop.
Morgantown*† .. Morgan	John V. King.
Morocco*† ..... Newton	Davis & Dunlap.
Morristown*† .... Shelby	See Shelbyville.
Mount Vernon*† .. Posey	E. M. SPENCER.
Mulberry*† ..... Clinton	W. H. Peter.

Town and County.	Name.
▲Muncie*† ..... Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	G. M. NETERER.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*† ..... Floyd	KELSO & KELSO.
New Carlisle*† . St. Jos'ph	S. C. Lancaster.
▲New Castle*† ..... Henry	D. W. KINSEY.
New Harmony*† . Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† ..... Elkhart	A. J. Pickering.
▲Newport*† ... Vermilion	Conley and Whittock.
New Richmond*† M'tg'y	See Crawfordsville.
▲Noblesville*† Hamilton	GAVIN & DAVIS.
North Judson*† .. Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† Hendr'ks	See Danville.
North Vernon*† . Jen'gs	LINCOLN DIXON.
Oakland City*† ... Gibson	J. M. & S. L. Vandeveer.
Odon*† ..... Daviess	H. H. Crooke.
Orleans*† ..... Orange	Wright & Lingle.
Osgood*† ..... Ripley	R. A. Creignile.
Otterbein*† ..... Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† ..... Benton	See Fowler.
▲Paoli*† ..... Orange	T. B. Buskirk.
Parker*† .... Randolph	Thomas Condon.
Patriot*† ..... Switzerland	See Vevay.
Pendleton*† .... Madison	C. E. Goodrich.
Pennville* ..... Jay	Joseph H. Sell.
Perrysville*† . Vermilion	See Newport.
▲Peru*† ..... Miami	NOTT & ANTRIM.
▲Petersburg*† ..... Pike	Posey & Chappell.
Pierceton*† ... Kosciusko	J. H. Taylor.
Pine Village* ..... Warren	See Williamsport.
Pittsboro*† ... Hendricks	J. M. Wells.
Plainfield*† ... Hendricks	John Morgan.
▲Plymouth*† ..... Marshall	JOHN W. PARKS.
▲Portland*† ..... Jay	HEADINGTON & WHITEMAN
Poseyville*† ..... Posey	James Kilroy.
▲Princeton*† ..... Gibson	MILLER & MILLER.
Redkey*† ..... Jay	George N. Edgar.
Remington*† ..... Jasper	Ira W. Yeoman.
▲Rensselaer*† ..... Jasper	MORDECAI F. CHILCOTE.
Reynolds*† ..... White	See Monticello.
▲Richmond*† ..... Wayne	A. M. GARDNER.
Ridgeville*† ... Randolph	N. W. Ferguson.
▲Rising Sun*† ..... Ohio	W. W. Williams.
Roachdale*† ..... Putnam	See Greencastle.
Roann*† ..... Wabash	D. VAN BUSKIRK.
Roanoke*† .. Huntington	See Huntington.
▲Rochester*† ..... Fulton	HOLMAN & STEPHENSON.
▲Rockport*† ..... Spencer	KRAMER, HEURING & MAY.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† ..... Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† ..... Rush	HOWARD E. BARRETT.
Russellville*† ... Putnam	J. Burnside.
Russiaville*† .... Howard	James W. Cooper.
▲Salem*† ..... Washington	F. N. Hostetter
▲Scottsburg*† ..... Scott	SHEA & STOREN.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† ..... Jackson	SHEA & WOOD.
▲Shelbyville*† ..... Shelby	LOVE & MORRISON.
Sheridan*† ..... Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.
Shirley*† ..... Henry	Thomas J. De Mund.
Shoals*† ..... Martin	J. T. Rogers.
Silver Lake*† . Kosciusko	C. W. Shipley.
▲South Bend*† . St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† ..... Owen	WILLIS HICKAM.
Spiceland*† ..... Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† ..... Pulaski	See Winamac.
Stilesville* ... Hendricks	See Danville.
▲Sullivan*† ..... Sullivan	JOHN S. BAYS.
Summitville*† .. Madison	W. S. Beeson.
Swayzee*† ..... Grant	Long & Cassell.
Syracuse*† ... Kosciusko	Geo. W. Miles.
Tell City* ..... Perry	John T. Patrick.
▲Terre Haute*† ..... Vigo	SAMUEL R. HAMILL.
Thorntown*† ..... Boone	See Lebanon.
▲Tipton*† ..... Tipton	Waugh, Kemp & Waugh.
Topeka*† ..... Lagrange	See Goshen.
Union City*† .. Randolph	BELL & ROSS.
Upland*† ..... Grant	See Marion.
▲Valparaiso*† ..... Porter	A. D. BARTHOLOMEW.
Veedersburg*† . Fountain	A. Marshall.
▲Vernon*† ..... Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† ..... Switzerland	Carroll S. Tandy.
▲Vincennes*† ..... Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† ..... Elkhart	S. C. Harrington.
Walkerton*† . St. Joseph	W. A. Dailey.
Wanatah*† ..... La Porte	E. J. Bower.
Warren*† ... Huntington	L. L. Simons.
▲Warsaw*† .... Kosciusko	J. D. WIDAMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
▲Washington*† .. Davless	OGDEN & INMAN.
Waterloo*† ..... De Kalb	C. M. Phillips.
Waveland*†Montgomery	Acker & Rosebaum.
Waynetown*†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*† ....Hamilton	J. E. Hodgin.
West Lebanon*†.Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*†.....La Porte	Azariah Williams.
Whiting*† .....Lake	F. N. Gavit.
▲Williamsport*†..Warren	C. V. McAdams.
▲Winamac*† .....Pulaski	BURSON & BURSON.
▲Winchester*†..Randolph	CALDWELL & NICHOLS.
Windfall*† .....Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Winslow*† ..... Pike	M. M Rice.
Wolcott*† .....White	George F. Baker.
Wolcottville*†.Lagrange	Isaac Collins.
Worthington*† ..Greene	W L. RUDE.
Zionsville*† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*†Cherokee Nation	J. S. Truitt.
Ardmore*† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† ChoctawNation	See Muscogee
Bristow.....Creek	See Stroud, Okl. Ter.
Caddo*†.....Choctaw Na.	Charles k. McPherson.
Checotah*†... Creek Na.	See Muscogee.
Chelsea*†..Cherokee Na.	D. G. ELLIOTT.
Chickasha*† Ch'k's'wNa.	R. D. WELBORNE.
Claremore*† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*†Ch'k's'w Na.	See Duncan.
Davis*† ..Chickasaw Na.	H W. Fielding.
Duncan*†.Chickasaw Na.	Wolverton & March.
Durant*†s ..Choctaw Na.	See South McAlester.
Eufaula*†. Creek Natl n	E. I. O'Reilly.
Fairland*† Cherokee Na.	See Claremore.
Holdenville*†.Creek Na.	LAKE MOORE.
Lehigh*†....Choctaw Na.	A. T. West.
Marietta*†Chickasaw Na.	B. C. Logsdon.
Marlow*†Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*†..Chickasaw Na.	R. Bond.
Muscogee*†Creek Nation	T A. SANSON, JR.
Nowata*†. Cherokee Na	W. A. CHASE.
▲Okmulgee*. Creek Nation	See Muscogee.
Pauls Valley*†Ch'k's'wNa.	BLANTON & WOLFE.
Purcell*† Chickasaw Na	GEORGE M. MILLER.
Rush Springs*†Ch'kasaw	See Marlow.
Ryan*†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*†Ch't'wNa.	McKENNON, MANSFIELD, McMURRAY & CORNISH.
Sapulpa*†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah* Cherokee Na.	John P. Buster.
▲Tishomingo*.Ch'kas'w Na.	Treadwell & Lucas.
Tulsa*†.....Creek Nation	Poe & Campbell.
Vinita*†..... Cherokee Na.	W. H. KORNEGAY.
Wagoner*† Creek Nation	Watts & Watts.
▲Wewoka*†..Seminole Na.	See Holdenville.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	S. B. Gwin.
▲Adel*† ..... Dallas	WHITE & CLARKE.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*†.....Plymouth	M. A. Agnes.
▲Albia*†.....Monroe	W. A. NICHOL.
Alden*†.....Hardin	Furry Bros.
Alexander† ....Franklin	See Hampton.
▲Algona*†.....Kossuth	SULLIVAN & McMAHON.
Allerton*† ..... Wayne	D. D. Shirley.
▲Allison*†.....Butler	W. S. Montgomery.
Almora†† .....Delaware	See Manchester.
Alta*† .....BuenaVista	H. F. Schultz.
Altavista*†...Chickasaw	See New Hampton.
Alton*† .....Sioux	G. W. Pitts.
Altoona*† ..... Polk	See Des Moines.
Alvord*● ..... Lyon	J. D. Stewart.
Ames*†.....Story	G. A. Underwood.
▲Anamosa*† .....Jones	C. M. BROWN.
Anita*† .....Cass	Walter E. Haynes.
Anthon*† .....Woodbury	Walling & Olsson.
Aplington*†.....Butler	F. B. Royce.
Arcadia*†..... Carroll	See Carroll.
Archer*† .....O'Brien	See Primglar.
Arion*† .....Crawford	See Charter Oak.
Arlington*†..... Fayette	James Cooney.
Armstrong*†....Emmett	I. M. Pritchard.
Arthur*† ..... Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*†.....Audubon	MYERS & BLUME.
Aurelia*† .....Cherokee	T. B. Parker, Jr.
Aurora*† .....Buchanan	See Independence.
Avoca*†..Pottawattamie	J. L. Blanchard.
Ayrshire*†.....Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† .....Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† .....Mahaska	E. B. Skinner.
Barnum*†.....Webster	See Fort Dodge.
Bartlett*† .....Fremont	See Hamburg.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*†.....Ida	H. L. Hastings.
Baxter*† .....Jasper	See Newton.
Bayard*†.....Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† .....Grundy	See Grundy Center.
▲Bedford*†.....Taylor	FLICK & JOHNSTON
Belle Plaine*†....Benton	T. H. MILNER.
Bellevue*† .....Jackson	Cole & Cole.
Belmond*† .....Wright	BRADFORD KNAPP.
Bennett*†.....Cedar	William Bierkamp.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*†...Hamilton	See Webster City.
Blairstown*† .....Benton	P. H. Lynch.
Blanchard*† .....Page	Frank Hooker.
Blencoe*†.....Monona	See Onawa.
Blockton*†.....Taylor	See Bedford.
▲Bloomfield*†..... Davis	S. S. CARRUTHERS.
Bode*† .....Humboldt	See Humboldt.
Bonaparte*†..Van Buren	See Keokuk.
Bondurant*† .....Polk	See Des Moines.
▲Boone*† .....Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*†....Humboldt	See Humboldt.
Brayton*† ..... Audubon	James E. Bruce.
Breda*†.....Carroll	See Carroll.
Bridgewater*†.....Adair	See Greenfield.
Brighton*†..Washington	See Washington.
Bristow*† .....Butler	See Allison.
Britt*†.....Hancock	John F. Thompson.
Brooklyn*†....Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*†Win'b'go	Patterson & Gordon.
▲Burlington*†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*†.....Kossuth	See Algona.
Bussey*†.....Marion	Theodore West.
Calamus*†.....Clinton	See Clinton.
Callender*†.....Webster	E. O. Fitz.
Calmar*† .....Winneshiek	J. B. Kaye.
Calumet*†.....O'Brien	See Primghar.
Cambridge*†.....Story	M. M. Keller.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*† .....Warren	See Indianola.
▲Carroll*† ..... Carroll	F. M. POWERS.
Carson*†.Pottawattamie	Ira Stitt.
Cascade*† .....Dubuque	J. C. Kelly.
Casey*† .....Guthrie	A. M. Fagan.
Castana*† ..... Monona	B. G. Davis.
Cedar Falls*†BlackHawk	J. C. SCOTT.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*†.....Linn	H. C. Pruity.
▲Centerville*†.Appanoose	VERMILION & VALENTINE.
Central City*† .....Linn	See Cedar Rapids.
▲Chariton*†.....Lucas	F. M. STUART.
▲Charles City*†.....Floyd	ELLIS & ELLIS.
Charlotte*† .....Clinton	See Clinton.
Charter Oak*†.Crawford	Harding & Harding.
Chattsworth*†.....Sioux	See Hawarden.
Chelsea*†.....Tama	See Toledo.
▲Cherokee*† ....Cherokee	THOMAS McCULLA.
Chester*†.....Howard	See Cresco.
Churdan*†.....Greene	N. F. Bates.
Cincinnati*†..Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*† .....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*† .....Wright	NAGLE & NAGLE.
Clarksville*† .....Butler	C. G. Burling.
Clearfield*† .....Taylor	J. R. Plummer.
Clear Lake*†Cerro Gordo	D. W. HURN.
Cleghorn*† ....Cherokee	See Sioux City.
Clermont*† .....Fayette	William Larrabee, Jr.
▲Clinton*†.....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*†.....Wayne	See Corydon.
Coggon*† .....Linn	Henry Troy.
Colo*† .....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*† .....Story	See Rhodes.
Colo*†.....Story	See Nevada.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*†.....Taylor	A. A. Leachey.
Coon Rapids*†....Carroll	J. W. Lee.
▲Corning*†.....Adams	F. C. OKEY.
Correctionville*†Wo'd'y	Earl Edmunds.
Corwith*†.....Hancock	C. R. Wood.
▲Corydon*†.....Wayne	HART & POSTON.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*†Wash'n	See Washington.
▲Cresco*†.....Howard	REED & REED.
▲Creston*†.....Union	SULLIVAN & SULLIVAN.
Crystallake*....Hancock	See Garner.
Cumberland*†.....Cass	Curtis, Follett & Curtis.
Curlew*†.....Palo Alto	See Emmetsburg.
Cushing*†....Woodbury	See Holstein.
Cylinder*†.....Palo Alto	See Emmetsburg.
▲Dakotah*†.....Humboldt	A. D. Bicknell.
Dallas Center*†....Dallas	See Adel.
Dana*†.....Greene	See Jefferson.
Danbury*†....Woodbury	C. W. Piersol.
Danville*†...Des Moines	See Burlington.
▲Davenport*†.....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*†.....Decatur	J. H. Kling.
Dayton*†.....Webster	J. H. Lindberg.
Decatur*†.....Decatur	JOHN S. SHIELD.
▲Decorah*†...Winneshiek	H. F. BARTHELL.
Dedham*†.....Carroll	See Carroll.
Deep River*†.Poweshiek	See Montezuma.
Defiance*†.....Shelby	See Harlan.
Delhi*†.....Delaware	E. C. Perkins.
Delmar*†.....Clinton	See Clinton.
Deltas*†.....Keokuk	See Sigourney.
▲Denison*†.....Crawford	J. P. CONNER.
Derby*†.....Lucas	J. A. Penick.
¶▲Des Moines*†.....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*†.....Dallas	See Adel.
De Witt*†.....Clinton	R. B. WOLFE.
Dexter*†.....Dallas	E. T. Short.
Diagonal*†.....Ringgold	E. H. Stringham.
Dickens*†.....Clay	T. J. O'Donnell.
Dixon*†.....Scott	See Wheatland.
Dolliver .....Emmet	See Armstrong.
Donnellson*†.....Lee	See Fort Madison.
Doon*†.....Lyon	John P. Tinley.
Dow City*†....Crawford	See Denison.
Dows*†.....Wright	I. C. Fenninger.
▲Dubuque*†.... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*†.....Butler	See Allison.
Duncombe*†.....Webster	See Ft. Dodge.
Dunkerton*†Blackhawk	See Waterloo.
Dunlap*†.....Harrison	Stanley E. Wilmot.
Durant*†.....Cedar	D. H. Smoke.
Dyersville*†....Dubuque	A. M. UTT.
Dysart*†.....Tama	See Vinton.
Eagle Grove*†...Wright	SYLVESTER FLYNN.
Earlham*†.....Madison	C. B. Johnson.
Earling*†.....Shelby	See Harlan.
Earlville*†.....Delaware	W. I. Millen.
Early*†.....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*†.....Wapello	W. R. Nelson.
Edgewood*†.....Clayton	L. B. Blanchard.
Elberon*†.....Tama	E. P. Scrable.
Eldon*†.....Wapello	J. E. Varnum.
▲Eldora*†.....Hardin	H. L. HUFF.
Eldridge*†.....Scott	See Davenport.
Elgin*†.....Fayette	L. J. Paldo.
▲Elkader*†.....Clayton	W. A. Preston.
Elkport*†.....Clayton	See Elkader.
Elliott*†...Montgomery	T. W. Craig.
Ellston*†.....Ringgold	See Diagonal.
Ellsworth*s....Hamilton	See Webster City.
Elma*†.....Howard	H. L. Spaulding.
Emerson*†.....Mills	See Carson.
▲Emmetsburg*†Palo Alto	THOMAS O'CONNOR.
Epworth*†.....Dubuque	See Dubuque.
Essex*†.....Page	John S. Holland.
▲Estherville*†.....Emmet	MYERLY & BEVAN.
▲Everly*†.....Clay	M. Fell.
Extra*†.....Audubon	W. R. Copeland.
Fairbank*†....Buchanan	See Independence.

Town and County.	Name.
▲Fairfield*†.....Jefferson	ROLLIN J. WILSON.
Farley*†.....Dubuque	See Dyersville.
Farmington*†Van Buren	W. H. McCORMICK.
Farnhamville*†.Calhoun	See Rockwell City.
Farragut*†.....Fremont	See Hamburg.
Fayette*†.....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile*.....Worth	See Northwood.
Floyd*†.....Floyd	See Charles City.
Fonda*†.....Pocahontas	W. H. Healy.
Fontanelle*†.....Adair	Charles T. Launder.
▲Forest City*†Winnebago	L. O. HATCH.
Ft. Atkinson*†Win'eshi'k	See Decorah.
▲Fort Dodge*†...Webster	FRANK FARRELL.
▲Fort Madison*†.....Lee	HENRY S. BUESCHER.
Foster*†.....Monroe	See Albia.
Fostoria*s.....Clay	See Spencer.
Fredericksb'g*†Chick'w	See New Hampton.
Fremont*†.....Mahaska	See Oskaloosa.
Galt*†.....Wright	See Clarion.
Galva*†.....Ida	C. B. Mote.
Garden Grove*s. Decatur	S. H. Amos.
Garner*†.....Hancock	Ramsey & Blackstone.
Garrison*†.....Benton	See Vinton.
Garwin*†.....Tama	R. P. Fitzgerald.
George*†.....Lyon	L. Vogt.
Germania*†.....Kossuth	E. O. Fitz.
Gilman*†.....Marshall	See Marshalltown.
Gilmore City*†Pocahon's	L. E. England.
Gladbrook*†.....Tama	G. L. Wilbur.
Glenwood*†.....Mills	E. B. WOODRUFF.
Glidden*†.....Carroll	K. W. Marean.
Goldfield*†.....Wright	W. C. Dewel.
Goodell*†.....Hancock	W. O. Butterfield.
Gowrie*†.....Webster	J. Y. STIER.
Graettinger*†...Palo Alto	See Emmetsburg.
Grafton*†.....Worth	See Northwood.
Grand Junction*†Greene	W. W. Turner.
Grand River*†..Decatur	See Leon.
Granville*†.....Sioux	See Orange City.
Gravity*†.....Taylor	Charles Morris.
Gray*s.....Audubon	See Audubon.
Greeley*†.....Delaware	See Manchester.
Greene*†.....Butler	E. W. Soesbe.
▲Greenfield*†.....Adair	J. A. STOREY.
Grimes*†.....Polk	See Des Moines.
Grinnell*†....Poweshiek	HAINES & LYMAN.
Griswold*†.....Cass	Bryant & Bryant.
▲Grundy Center*†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*†Guthrie	JOHN W. FOSTER.
Guttenburg*s.....Clayton	W. C. Lewis.
Halbur*†.....Carroll	See Carroll.
Hamburg*†.....Fremont	Hammond & Stevens.
▲Hampton*†.....Franklin	JOHN M. HEMINGWAY.
Hancock*†Pottawatomie	See Avoca.
Hanlontown.....Worth	See Northwood.
Hardy*†.....Humboldt	See Livermore.
▲Harlan*†.....Shelby	T. R. MOCKLER.
Harper*†.....Keokuk	See Sigourney.
Harris*†.....Osceola	Dean & Belknap.
Hartley*†.....O'Brien	J. T. CONN.
Hastings*†.....Mills	See Glenwood.
Havelock*†..Pocahontas	See Pocahontas.
Hawarden*†.....Sioux	JOHN B. VAN DYKE.
Hawkeye*†.....Fayette	Y. E. Dibble.
Hayfield*†.....Hancock	See Garner.
Hazleton*†....Buchanan	E. R. Prindle.
Hedrick*†.....Keokuk	JOHN T. BROOKS.
Henderson*†.....Mills	See Glenwood.
Holstein*†.....Ida	R. H. Smith.
Hopkinton*†...Delaware	See Delhi.
Hornick*†....Woodbury	See Sioux City.
Hosper*†.....Sioux	See Orange City.
Hubbard*†.....Hardin	E. R. Keaton.
Hudson*†....Black Hawk	See Waterloo.
Hull*†.....Sioux	See Sheldon.
Humboldt*†...Humboldt	PROUTY, COYLE & PROUTY.
Humeston*†.....Wayne	Poston & Aten.
Huntington .....Emmet	See Armstrong.
▲Ida Grove*†.....Ida	HOMER S. BRADSHAW.
Imogene*†.....Fremont	See Hamburg.
▲Independence*†Buchan'n	COOK & LEACH.
▲Indianola*†.....Warren	O. C. BROWN.
Inwood*†.....Lyon	See Rock Rapids.
Ionia*†.....Chickasaw	See New Hampton.
Iowa City*†.....Johnson	REMLEY, NEY & REMLEY.
Iowa Falls*†.....Hardin	A. M. BRYSON.
Ireton*†.....Sioux	S. H. Carr.
Irwin*†.....Shelby	See Harlan.
Jamaica*.....Guthrie	See Perry.
Janesville*†.....Bremer	M. B. Dougherty.
▲Jefferson*†.....Greene	OWEN LOVEJOY.
Jesup*†.....Buchanan	James Dalton.
Jewell*.....Hamilton	J. M. Blake.
Jolley*†.....Calhoun	See Rockwell City.
Kalona*†.....Washington	W. H. Palmer.
Kanawha.....Hancock	See Britt.
Kamrar*†.....Hamilton	See Webster City.
Kellerton*†.....Ringgold	W. W. Peasley.
Kellogg*†.....Jasper	E. M. Ives.
Kensett*†.....Worth	See Northwood.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Kent*†.....Union	See Creston.
▲Keokuk*† .....Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*†.Van Buren	W. B. COLLINS.
Keota*† .....Keokuk	See Sigourney.
Keswick*†.....Keokuk	See Sigourney.
Keystone*† .....Benton	See Blairstown.
Kingsley*† ....Plymouth	John M. Wormley.
Kiron* .....Crawford	See Denison.
Kirkman*†..... Shelby	See Harlan.
Klemme*† ..... Hancock	See Garner.
Knowlton*†... Ringgold	See Blockton.
▲Knoxville*† .....Marion	G. W. Crozier.
Lacona*†.....Warren	See Indianola.
Ladora*†..... Iowa	See Marengo.
Lake City*† .....Calhoun	HUTCHISON & JACOBS.
Lake Mills*†. Winnebago	L. W. Torgeson.
Lake Park*†..Dickinson	W. S. King.
Lake View*† .....Sac	See Sac City.
Lamoni*†.....Decatur	R. P. Olsen.
Lamont*†.....Buchanan	See Independence.
Lamotte*†.....Jackson	See Maquoketa.
Lansing*●.....Allamakee	J. H. Trewin.
La Porte City*†Bl'k H'wk	S. T. Mears.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*†.....Cherokee	A. R. Molyneux.
Latimer*† .....Franklin	See Hampton.
Laurens*† ....Pocahontas	J. H. ALLEN.
Lawler*†.....Chickasaw	Wm. H. Parker.
Ledyard*†.....Kossuth	See Algona.
Leedse† ..... Woodbury	See Sioux City.
Lehigh*† .....Webster	G. D. Thompson.
▲Le Mars*† .....Plymouth	E. T. BEDELL.
Lenox*†.....Taylor	A. J. Johnson.
▲Leon*†.....Decatur	V. R. McGINNIS.
Leroy*†.....Decatur	See Leon.
Lester* ●.....Lyon	J. L. Mitchell.
Letts*† .....Louisa	P. T. McVay.
Lewis*†.....Cass	F. J. Macomber.
Lime Spring*†...Howard	C. N. Flagler.
Linden*†.....Dallas	See Adel.
Lineville*†.....Wayne	J. F. Duff.
Linn Grove*†Buena Vista	C. L. Ward.
Lisbon*† .....Linn	W. M. Whittemore.
Liscomb*† .....Marshall	See Marshalltown.
Little Rock*†.....Lyon	See Rock Rapids.
Little Sioux* ....Harrison	L. H. Bassett.
Livermore*† ..Humboldt	F. M. Miles.
▲Logan*† .....Harrison	L. R. BOLTER & SONS.
Lohrville*†.....Calhoun	Nicholas Towers.
Lone Rock.....Kossuth	See Algona.
Lone Tree*† ....Johnson	See Iowa City.
Lorimor*† ..... Union	Wisdom & Shatto.
Lost Nation*†....Clinton	See Clinton.
Lovilia*†.....Monroe	See Albia.
Lowden*†.....Cedar	D. D. McGillivray.
Lucas*† .....Lucas	J. C. Baker, Jr.
Lu Verne*†.....Kossuth	Charles W. Goodwin.
Lynnville*†.....Jasper	Joseph Arnold.
Lyons*† .....Clinton	See Clinton.
Macedonia*† Pot'w't'mie	J. C. Rayburn.
Madrid*† .....Boone	J. W. Near.
Magnolia* .....Harrison	See Logan.
Malcolm*†....Poweshiek	H. E. Boyd.
Mallard*†.....Palo Alto	See Emmetsburg.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*†..Delaware	BRONSON & CARR.
Manilla*† .....Crawford	See Denison.
Manly* .....Worth	See Northwood.
Manning*†.....Carroll	DOUGLAS ROGERS.
Manson*†.....Calhoun	B. B. FOSTER.
Mapleton*†.....Monona	Chrisman & Chrisman.
▲Maquoketa*† ....Jackson	C. W. FARR.
Marathon*†. Buena Vista	See Storm Lake.
Marble Rock*†.....Floyd	C. F. Beelar.
Marcus*†.....Cherokee	J. E. Jones.
▲Marengo*†.....Iowa	THOMAS STAPLETON.
▲Marion*† .....Linn	GIFFEN & VORIS.
Marne*† .....Cass	See Atlantic.
▲Marshalltown*† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*†.. Keokuk	See Sigourney.
▲Mason City*†.Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*†...Delaware	See Manchester.
Massena*† .....Cass	Temple & Temple.
Matlock*†.....Sioux	See Orange City.
Maurice*†.....Sioux	See Orange City.
Maxwell*†.....Story	E. H. Addison.
Maynard*●..... Fayette	See Oelwein.
McCallsburg*†.....Story	F. H. Noble.
McGregor*†.....Clayton	A. CHAPIN.
McIntire*†.....Mitchell	See Riceville.
Mechanicsville*†..Cedar	See Tipton.
Mediapolis*†.Des Moines	J. H. Scott.
Melbourne*†....Marshall	See Marshalltown.
Melrose*†.....Monroe	See Albia.
Menlo*†.....Guthrie	See Stuart.
Meriden*† .....Cherokee	See Cherokee.
Merrill*† .....Plymouth	W. J. Lawrence.
Meservey*†.Cerro Gordo	See Mason City.
Miles*† .....Jackson	See Sabula.
Milford*† ..... Dickinson	J. L. Bascom.
Miller*†..... Hancock	See Garner.
Milo*†.....Warren	G. W. Burgess.
Milton*† .....Van Buren	See Keosauqua.
Minburn*† .....Dallas	See Adel.
Minden*† Pottawattamie	John W. Crow.
Mingo*† .....Jasper	See Newton
Missouri Valley*†Har's'n	C. W. KELLOGG.
Mitchell*†.....Mitchell	See Osage.
Mitchellville*†.....Polk	F. W. Swearingen.
Modale*† .....Harrison	See Missouri Valley.
Mondamin*† ....Harrison	L. C. Brown.
Monona*†.....Clayton	See Postville.
Monroe*† .....Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CLARK & CLARK.
Monticello*†.....Jones	M. W. HERRICK.
Montour*† .....Tama	C. J. Stevens.
Moorhead*.....Monona	See Onawa.
Moravia*†.....Appanoose	A. B. Horn.
Morning Sun*† ....Louisa	Courts & Curran.
Moulton*† ....Appanoose	J. R. Barkley.
Mount Auburn*†.Benton	See Vinton.
▲Mount Ayr*† ..Ringgold	FULLER BROS.
▲Mount Pleasant*†.Henry	J. O. McCOLD.
Mount Union*† ....Henry	See Mount Pleasant.
Mount Vernon*●.....Linn	Charles W. Kepler.
Moville*†.....Woodbury	See Kingsley.
Murray*●†.....Clarke	A. B. Miller.
▲Muscatine*† ..Muscatine	JAYNE & HOFFMAN.
Mystic*† .....Appanoose	K. E. LEIGHTON.
Nashua*†.....Chickasaw	Springer, Clary, & Yarger.
Nemaha.....Sac	See Odebolt.
Neola*† ..Pottawattamie	J. G. Bardsley.
▲Nevada*† .....Storey	GEORGE W. DYER.
New Albin*†.Allamakee	See Waukon.
Newell*†....Buena Vista	I. W. Bane.
Newhall*†.....Benton	See Blairstown.
▲New Hampton*† Ch'kasa	J. W. SANDUSKY.
New Hartford*† ..Butler	See Allison.
New Liberty*●.....Scott	See Durant.
New London*†.....Henry	L. W. Chrissinger.
New Market*†.....Taylor	See Clarinda.
New Providence*.Hardin	See Eldora.
New Sharon*†...Mahaska	See Oskaloosa.
▲Newton*†.....Jasper	W. G. CLEMENTS.
New Virginia*† ...Warren	W. J. Davidson.
Nichols*†.....Muscatine	See West Liberty.
Nodaway*†.....Adams	See Villisca.
Nora Springs*†....Floyd	Fred Haynes.
North English*†.....Iowa	J. D. Butler.
▲Northwood*†.....Worth	M. A. Zollinger.
Norwalk*†.....Warren	See Indianola.
Norway*†.....Benton	See Bellefontaine.
Oakland*† Pottawatt'mie	A. B. Johns.
Oakville*†.....Louisa	See Wapello.
Ocheyedan*† ....Osceola	See Sibley.
Odebolt*† .....Sac	W. A. Helsell.
Oelwein*† .....Fayette	W. B. INGERSOLL.
Ogden*†.....Boone	E. M. Andrews.
Oldse† .....Henry	See Mt. Pleasant.
Olin*† .....Jones	B. J. Lancamp.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
Onslow*† .....Jones	See Anamosa.
▲Orange City*†.....Sioux	G. W. PITTS.
Orient*†.....Adair	See Greenfield.
▲Osage*†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† .....Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Oto*† .....Woodbury	Cutting & Willett.
Ottosen*† .....Humboldt	See Dakota.
▲Ottumwa*† .....Wapello	McELROY & McELROY. Refer to First and Ottumwa National Banks.
Oxford*† .....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*† ...Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*† .....Guthrie	J. W. Morris.
Parkersburg*† .....Butler	Cartright, Arbuckle & Evans.
Parnell*† .....Iowa	See Williamsburg.
Paton*†.....Greene	See Jefferson.
Paullina*†.....O'Brien	David Algyer.
Pella*† .....Marion	P. H. BOUSQUET.
Percival*† .....Fremont	See Hamburg.
Perry*†.....Dallas	CARDELL & GIDDINGS.
Persia*†.....Harrison	See Avoca.
Peterson*† .....Clay	E. W. Fillmore.
Pierson*† .....Woodbury	See Correctionville.
Pilot Mound*† ....Boone	See Boone.
Pioneer*†..... Humboldt	See Gilmore City.
Plainfield*†.....Bremer	See Waverly.
Pleasanton*†....Decatur	See Leon.
Pleasantville*†...Marion	See Knoxville.
Plover*†.....Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas*..Pocahontas	W. C. Ralston.
Pomeroy*†.....Calhoun	D. M. Kelleher.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Popejoy*†.....Franklin	J. H. Popejoy.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ...Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*†.....Adams	See Corning.
Preston*†.....Jackson	A. L. Bartholomew.
▲Primghar*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*†..... Davis	See Bloomfield.
Quimby*†.....Cherokee	See Cherokee.
Radcliffe*†..... Hardin	Frank H. Noble.
Randall*†..... Hamilton	See Webster City.
Randolph*† .... Fremont	See Sidney.
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*†.....Dallas	See Adel.
▲Red Oak*†.Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*• .... Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Hendricks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*†.....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	E. Y. GREENLEAF.
Rock Valley*† .... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† .....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*• .....Palo Alto	WM. A. O'DONNELL.
Rutland*† .....Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*†.....Jackson	George E. Hilsinger.
▲Sac City*†..... Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	C. A. Babcock.
Schaller*† ..... Sac	A. P. SEARLE.
Schleswig .....Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*† ..... Wayne	See Corydon.
Shannon City*† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Johnston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† ..... Polk	See Des Moines.
Sheldon*† .....O'Brien	BOLES & ROTH.
Shell Rock*† .....Butler	G. A. McIntyre.
Shellsburg*† .....Benton	See Vinton.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	C. M. BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† .....Sioux	See Orange City.
▲Sioux City*†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City, Reference: Security National Bank. Notary in office.
Sioux Rapids*†.Buena V.	D. F. Johnson.
Sister*† .....Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*†..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*† .....Clay	CORY & BEMIS.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*†.....Linn	See Marion.
Stacyville*• ..... Mitchell	See Osage.
Stanhope*† .....Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Ansgar*† .....Mitchell	See Osage.
St. Anthony*†..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*†..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† .....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*†..Buena V.	A. D. BAILIE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† .....Hamilton	See Webster City.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† ..... Guthrie	F. O. HINKSON.
Sully*† ..... Jasper	See Newton.
Sumner*† ..... Bremer	W. R. McClure.
Superior*† .... Dickinson	See Spirit Lake.
Sutherland*† .... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† .....Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† .... Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*†..Winnebago	JOHN A. HYNDMAN,
Thor*† .....Humboldt	See Humboldt.
Thornburg*† ... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† ..... Hardin	E. W. Lundy.
University Place*...Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† ..... Monona	Richard & McMaster.
Vail*† .....Crawford	M. V. O'Hare.
Valley Junction*†..Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† ..... Decatur	See Garden Grove.
Ventura*... Cerro Gordo	See Mason City.
Victor*† ..... Iowa	T. A. Victor.
Villisca*†.. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† ..... Linn	See Marion.
Wallingford*† ...Emmet	L. Woods.
Wall Lake*† .....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	L. A. & R. L. REILEY
▲Washington*†. Wash'ton	MARSH W. BAILEY.
Washta*† .....Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma*.....Fayett	J. B. Rockwood.
▲Waukon*† ... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb..... Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*†..Washington	H. G. Moore.
Wellsburg*† .... Grundy	See Grundy Center.
Wesley*† .....Kossuth	Bonar & Fellows.
West Bend*†.. Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield*† .....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.
West Liberty*†.Muscat'e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*†... Crawford	John C. Suler.
▲West Union*†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*†...Keokuk	T. C. LEGOE.
Wheatland*†.....Clinton	Harrell Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*†.. Kossuth	Welt Miller.
Whitten*†..... Hardin	See Eldon.
Williams*†.....Hamilton	Gade Bros.
Williamsburg*†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*†..... Henry	B. B. Lindly.
▲Winterset*†.... Madison	FREDERICK MOTT.
Winthrop*†... Buchanan	See Independence.
Wiota*† ..... Cass	See Atlantic.
Woden ..... Hancock	William Doolittle.
Woodbine*†....Harrison	H. F. Johns.
Woodburn*†..... Clarke	See Osceola.
Woodward*†..... Dallas	See Perry.
Woolstock*† ..... Wright	L. W Tyrrell.
Worthington*†.Dub'que	See Farley.
Wyoming*†..... Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*†. Des Moines	See Mediapolis.
Zearing*†..... Story	See Nevada.

KANSAS.

Town and County.	Name.
▲Abilene*†..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*†..... Lyon	Will Wayman.
▲Alma*† .....Wabaunsee	J. B. BARNES.
Almena*†..... Norton	See Norton.
Alton*† ..... Osborne	Brown & Goddard.
Altoona*†..... Wilson	R. O. Graham.
▲Anthony*†..... Harper	H. LLEWELYN JONES.

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Town and County.	Name.
Arcadia*† .....Crawford	O. S. Henderson.
Argentine*†..Wyandotte	See Kansas City, Mo.
Argonia*† ..... Sumner	E. W. Springer.
Arkansas City*† .Cowley	NORMAN BARKER.
Arlington*† .....Reno	Austin O. Hays.
▲Ashland*† .....Clark	H. J. Bone.
▲Atchison.*† ....Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*† .....Smith	See Smith Center.
Attica*† .....Harper	J. D. Bradley.
▲Atwood*† .....Rawlins	J. P. Noble.
Augusta*† .....Butler	See El Dorado.
Axtell*† .....Marshall	See Marysville.
Baileyville*† .....Nemaha	See Seneca.
Baldwin*† .....Douglas	See Lawrence.
Barnard*† .....Lincoln	See Lincoln.
Barnes*† .... Washington	See Washington.
Baxter Springs*† Chero'e	W. H. Hornor.
Beattie*† .....Marshall	S. B. Berry.
Belle Plaine*† ...Sumner	Forney & Wilson.
▲Belleville*† .....Republic	B. T. Bullen.
▲Beloit*† .....Mitchell	FRANK A. LUTZ.
Bennington*† ....Ottawa	See Minneapolis.
Bern*† .....Nemaha	See Seneca.
Blue Mound*† .....Linn	C. F. Nessley.
Blue Rapids*† ..Marshall	H. A. Russell.
Bluff City*† .....Harper	See Anthony.
Bonner Springs Wy'nd'te	J. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† .....Ford	See Dodge City.
Buffalo*† .....Wilson	See Yates Center.
Burden*† .....Cowley	S. J. Day.
Burlingame*† .....Osage	J. T. PRINGLE.
▲Burlington*† .....Coffey	E. N. CONNAL.
Burr Oak*† .....Jewell	D. J. Coy.
Burrton*† .....Harvey	W. L. Dailey.
Bushton*† .....Rice	G. F. Hauser.
Caldwell*† .....Sumner	BURNETT & SIMONS.
Caney*† ....Montgomery	Porter & Barr.
Canton*† .....McPherson	See McPherson.
Carbondale*† .....Osage	C. T. Neihart.
Cawker City*† ..Mitchell	Clark A. Smith.
Cedar Vale*† Chautauqua	William P. Lynch.
Centralia*† .....Nemaha	P. L Burlingame.
Chanute*† .....Neosho	JOHN J. JONES.
Chapman*† ...Dickinson	See Abilene.
Chase*† ..... Rice	See Lyons.
Cheney*† .....Sedgwick	See Wichita.
Cherokee*† ....Crawford	E. A. Perry.
Cherryvale*† .Montg'ery	J. W. Holdren.
Chetopa*† .....Labette	A. R. Bell.
▲Cimarron*† .....Gray	William Hoover.
Circleville*† .... Jackson	See Holton.
Claflin*† .....Barton	See Great Bend.
▲Clay Center*† .....Clay	GEORGE M. MILEY.
Clearwater*† ..Sedgwick	See Wichita.
Clifton*† ....Washington	Hamilton & Harmon.
Clyde*† .....Cloud	C. W. VAN DE MARK.
Coffeyville*† ..Montg'ery	DOOLEY & KEITH.
▲Colby*† .....Thomas	C. L. WILSON.
▲Coldwater*† ..Comanche	C. M. Myers.
Colony*† .....Anderson	M. A. Carmichael.
▲Columbus*† ....Cherokee	C. A. McNEILL.
Colwich*† .....Sedgwick	George W. Steenwood.
▲Concordia*† .....Cloud	PULSIFER & ALEXANDER.
Conway Springs*† Sum'r	See Wellington.
Corning*† .....Nemaha	See Seneca.
▲Cottonwood Falls*† Ch'e	F. A. MECKEL.
▲Council Grove*† ..Morris	E. S. BERTRAM.
Courtland*† .....Republic	C. A. Kimball.
Cuba*† .....Republic	John Brown.
Delphos*† .....Ottawa	J. W. Barker.
Dentonville*† .Doniphan	See Troy.
Dexter*† .....Cowley	J. H. Watkins.
▲Dighton*† .....Lane	J. S. SIMMONS.
▲Dodge City*† .....Ford	REEVES & KIRKPATRICK.
Douglass*† .....Butler	W. P. Knote.
Downs*† .....Osborne	J. A. Travers.
Dunlap*† .....Morris	J. B. Lamb.
Edgerton*.....Johnson	See Olathe.
Edna*† .....Labette	J. S. Hileman & Son.
Effingham*† .....Atchison	See Atchison.
▲Eldorado*† .....Butler	H. W. SCHUMACHER.
Elk City*† .Montgomery	S. H. Piper.
Ellinwood*† .... Barton	J. F. Dunn.
Ellis*† .....Ellis	See Hays.
▲Ellsworth*† ...Ellsworth	IRA E. LLOYD.
Elmdale*† .....Chase	See Cottonwood Falls.
Elsmore*† .....Allen	See Iola.
▲Emporia*† .....Lyon	J. HARVEY FRITH.
Enterprise*† .. Dickinson	See Abilene.
▲Erie*† .....Neosho	J. L. DENISON.
Eskridge*† .. Wabaunsee	J. J. Mitchell.
Eudora*† .....Douglas	O. G. Richards.
Eureka*† ....Greenwood	FULLER & JACKSON.
Everest*† .....Brown	R. C. Jones.
Fairview*† .....Brown	Newton & Newton.

Town and County.	Name.
Fall River*† .Greenwood	See Fredonia.
Florence*† .....Marion	See Marion.
▲Fort Scott*† ....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*† ....Marshall	Gregg & Gregg.
Frederick*† .....Rice	See Lyons.
▲Fredonia*† ..... Wilson	WILLITS & COOPER.
Fulton*† .....Bourbon	J. A. Pritz.
Galena*† ..... Cherokee	A. S. WILSON.
▲Garden City*† ....Finney	H. F. Mason.
Gardner*† .....Johnson	See Olathe.
▲Garnett*† .....Anderson	NOAH L. BOWMAN.
Gaylord*† .....Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*† .....Crawford	B. S. GAITSKILL.
Glasco*† ..... Cloud	See Concordia.
Glen Elder*† ....Mitchell	See Beloit.
Goffs*† ..... Nemaha	See Seneca.
▲Goodland*† ..... Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*† .....Barton	F. V. RUSSELL.
Greeley*† .....Anderson	See Garnett.
Green*† ..... Clay	See Clay Centre.
Greenleaf*† .Washington	W. P. Mudgett.
▲Greensburg*† .....Kiowa	JOHN W. DAVIS.
Grenola*† ..... Elk	J. T. Lauter.
Gypsum*† ..... Saline	William Meneley.
Haddam*† .. Washington	R. O. Woody.
Halstead*† ..... Harvey	See Newton.
Hamlin*† ..... Brown	See Hiawatha.
Hanover*† .Washington	H. R. Fulton.
Harper*† ..... Harper	Washbon & Washbon.
Hartford*† ..... Lyon	See Emporia.
Hartland*† .....Kearney	See Garden City.
Haven*† ..... Reno	See Hutchinson.
Havensville*† .Potta'mie	T. J. Richardson.
▲Hays*† ..... Ellis	REEDER & REEDER.
Hazelton*† ..... Barber	W. C. Alford.
Herington*† .. Dickinson	THORNTON COOKE.
Herndon*† ..... Rawlins	See Atwood.
▲Hiawatha*† ..... Brown	MEANS & SMITH.
Highland†† .... Doniphan	JAMES L. ALLEN.
▲Hill City*† .....Graham	F. D. Turck.
Hillsboro*† ..... Marion	See Marion.
Hoisington*† ..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*† ...Ellsworth	See Ellsworth.
▲Holton*† ..... Jackson	J. S. KEONYER.
Hope*† .....Dickinson	G. B. Barrett.
Horace*† ..... Greeley	See Tribune.
Horton*† ..... Brown	MEANS & SMITH.
▲Howard*† ..... Elk	John Marshall.
▲Hoxie*† .....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*† .....Stevens	A. W. Lamkin.
Humboldt*† .....Allen	G. A. Amos.
Huron*† .....Atchison	G. W. Stahler.
▲Hutchinson*† ..... Reno	WHITELAW & ROSE.
Idana*† .....Clay	See Clay Centre.
▲Independence*† Montg'y	W. N. BANKS.
Inman*† ..... McPherson	See McPherson.
▲Iola*† .....Allen	OSCAR FOUST & SON.
Irving*† .....Marshall	See Marysville.
Jamestown*† ..... Cloud	F. E. Lane.
Jewell*•..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*† ...Geary	W. S. ROARK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ..... Smith	J. T. Reed.
Kincaid*† .....Anderson	S. D. Whittington.
▲Kingman*† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ..... Edwards	W. N. Beezley.
Kiowa*† ..... Barber	A. L. Herr.
Kirwin*† .....Phillips	W. H. HOLMES.
▲La Crosse*† ..... Rush	H. L. Anderson.
La Cygne*† ..... Linn	M. F. Leasure.
La Harpe*† ..... Allen	See Humboldt.
▲Lakin*† ..... Kearney	Thorpe & Hoskinson.
Lancaster*† ..... Atchison	See Atchison.
Lane*† .....Franklin	L. C. Crittendon.
▲Larned*† ..... Pawnee	W. H. VERNON.
▲Lawrence*† ..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*† ..... Smith	Jas. R. Lewis.
Lebo*† ..... Coffey	E. R. Evans.
Lehigh*† ..... Marion	See Marion.
Lenora*† ..... Norton	H. R. Tillotson.
Leon*† ..... Butler	Thomas A. Word.
Leona*† ..... Doniphan	See Troy.
Leonardville*† ..... Riley	See Manhattan.
▲Leoti*† ..... Wichita	W. B. Washington.
Le Roy*† ..... Coffey	C. T. High.
▲Liberal*† ..... Seward	J. W. Campbell.
▲Lincoln*† ..... Lincoln	George D. Abel.
Lindsborg*† .. McPherson	JOHN F. HANSON.
Linn*† ..... Washington	See Clifton.
Little River*† ..... Rice	See Lyons.
Logan*† ..... Phillips	T. M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Popejoy*†.....Franklin	J. H. Popejoy.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ...Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*†.....Adams	See Corning.
Preston*†.....Jackson	A. L. Bartholomew.
▲Primghar*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*†..... Davis	See Bloomfield.
Quimby*†.....Cherokee	See Cherokee.
Radcliffe*† .....Hardin	Frank H. Noble.
Randall*† ..... Hamilton	See Webster City.
Randolph*† ....Fremont	See Sidney.
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*† .....Dallas	See Adel.
▲Red Oak*† .Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*† .... Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Hendricks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	E. Y. GREENLEAF.
Rock Valley*† .... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† .....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*• .....Palo Alto	WM. A. O'DONNELL.
Rutland*† ....Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	George E. Hilsinger.
▲Sac City*† .....Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	C. A. Babcock.
Schaller*† .....Sac	A. P. SEARLE.
Schleswig .....Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† .....Kossuth	See Algona.
Seymour*† .....Wayne	See Corydon.
Shannon City*† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Johnston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† ..... Polk	See Des Moines.
Sheldon*† .....O'Brien	BOIES & ROTH.
Shell Rock*† .....Butler	G. A. McIntyre.
Shellsburg*† .....Benton	See Vinton.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	C. M. BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† ....Sioux	See Orange City.
▲Sioux City*† ..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*† .Buena V.	D. F. Johnson.
Slater*† ..... Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*† ..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*† .Keokuk	See Sigourney.
▲Spencer*† ..... Clay	COBY & BEMIS.
▲Spirit Lake*† ..Dickinson	Cory, Arnold, & Everett.
Springville*• .....Linn	See Marion.
Stacyville*• ..... Mitchell	See Osage.
Stanhope*† ....Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Ansgar*† .....Mitchell	See Osage.
St. Anthony*† ..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*† ..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† ....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*† ..Buena V.	A. D. BAILIE.
Story City*† ..... Story	Bartlett & Slaughter.
Stratford*† ....Hamilton	See Webster City.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† ..... Guthrie	F. O. HINKSON.
Sully*† ..... Jasper	See Newton.
Sumner*† ..... Bremer	W. R. McClure.
Superior*† .... Dickinson	See Spirit Lake.
Sutherland*† .... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† ..... Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† .....Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*† ..Winnebago	JOHN A. HYNDMAN,
Thor*† .....Humboldt	See Humboldt.
Thornburg*† ... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† .....Hardin	E. W. Lundy.
University Place*...Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† ..... Monona	Richard & McMaster.
Vail*† .....Crawford	M. V. O'Hare.
Valley Junction*† ..Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	E. Adel.
Van Wert*† ..... Decatur	See Garden Grove.
Ventura*... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*† .. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† .....Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† .....Linn	See Marion.
Wallingford*† ...Emmet	L. Woods.
Wall Lake*† .....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	L. A. & R. L. REILEY
▲Washington*† .Wash'ton	MARSH W. BAILEY.
Washta*† ..... Cherokee	H. L. Loft.
▲Waterloo*† .Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma*..... Fayett	J. B. Rockwood.
▲Waukon*† ... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb..... Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*† ..Washington	H. G. Moore.
Wellsburg*† .... Grundy	See Grundy Center.
Wesley*† .....Kossuth	Bonar & Fellows.
West Bend*† .. Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield*.....Plymouth	J. C. Button.
Westgate*† .....Fayette	See Oelwein.
West Liberty*† .Muscat'e	J. E. McINTOSH.
West Mitchell*• .Mitchell	See Osage.
West Point*† .....Lee	See Fort Madison.
West Side*† ... Crawford	John C. Suler.
▲West Union*† ...Fayette	AINSWORTH & AINSWORTH.
What Cheer*† ....Keokuk	T. C. LEGOE.
Wheatland*† .....Clinton	Carroll Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*† .. Kossuth	Welt Miller.
Whitten*† ..... Hardin	See Eldon.
Williams*† .....Hamilton	Gade Bros.
Williamsburg*† ..... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*† .....Henry	B. B. Lindly.
▲Winterset*† .....Madison	FREDERICK MOTT.
Winthrop*† ... Buchanan	See Independence.
Wiota*† .....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*† ....Harrison	H. F. Johns.
Woodburn*† .....Clarke	See Osceola.
Woodward*† .....Dallas	See Perry.
Woolstock*† .... Wright	L. W Tyrrell.
Worthington*† .Dub'que	See Farley.
Wyoming*† .....Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*† .Des Moines	See Mediapolis.
Zearing*† ..... Story	See Nevada.

KANSAS.

▲Abilene*† ..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*† ..... Lyon	Will Wayman.
▲Alma*† ..... Wabaunsee	J. B. BARNES.
Almena*† ..... Norton	See Norton.
Alton*† ..... Osborne	Brown & Goddard.
Altoona*† ..... Wilson	R. O. Graham.
▲Anthony*† ..... Harper	H. LLEWELYN JONES.

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Town and County.	Name.
Areadia*† .....Crawford	O. S. Henderson.
Argentine*†..Wyandotte	See Kansas City, Mo.
Argonia*†..... Sumner	E. W. Springer.
Arkansas City*† .Cowley	NORMAN BARKER.
Arlington*† .....Reno	Austin O. Hays.
▲Ashland*†.....Clark	H. J. Bone.
▲Atchison.*† ....Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*† .....Smith	See Smith Center.
Attica*† .....Harper	J. D. Bradley.
▲Atwood*† .....Rawlins	J. P. Noble.
Augusta*†.....Butler	See El Dorado.
Axtell*† .....Marshall	See Marysville.
Baileyville*† ....Nemaha	See Seneca.
Baldwin*†.....Douglas	See Lawrence.
Barnard*† .....Lincoln	See Lincoln.
Barnes*† ....Washington	See Washington.
Baxter Springs*† Chero'e	W. H. Hornor.
Beattie*† .....Marshall	S. B. Berry.
Belle Plaine*† ...Sumner	Forney & Wilson.
▲Belleville*†.....Republic	B. T. Bullen.
▲Beloit*†. .....Mitchell	FRANK A. LUTZ.
Bennington*† ....Ottawa	See Minneapolis.
Bern*†.....Nemaha	See Seneca.
Blue Mound*† .....Linn	C. F. Nesley.
Blue Rapids*† ..Marshall	H. A. Russell.
Bluff City*† .....Harper	See Anthony.
Bonner Springs Wy'ndot'te	E. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† .....Ford	See Dodge City.
Buffalo*† .....Wilson	See Yates Center.
Burden*†.....Cowley	S. J. Day.
Burlingame*† .....Osage	J. T. PRINGLE.
▲Burlington*†.....Coffey	E. N. CONNAL.
Burr Oak*† .....Jewell	D. J. Coy.
Burrton*†.....Harvey	W. L. Dailey.
Bushton*†.....Rice	G. F. Hauser.
Caldwell*†.....Sumner	BURNETT & SIMONS.
Caney*† ...Montgomery	Porter & Barr.
Canton*†.....McPherson	See McPherson.
Carbondale*†.....Osage	C. T. Neihart.
Cawker City*† ..Mitchell	Clark A. Smith.
Cedar Vale*† Chautauqua	William P. Lynch.
Centralia*†.....Nemaha	P. L Burlingame.
Chanute*† .....Neosho	JOHN J. JONES.
Chapman*† ...Dickinson	See Abilene.
Chase*† ..... Rice	See Lyons.
Cheney*† .....Sedgwick	See Wichita.
Cherokee*† ....Crawford	E. A. Perry.
Cherryvale*† .Montg'ery	J. W. Holdren.
Chetopa*† .....Labette	A. R. Bell.
▲Cimarron*†.....Gray	William Hoover.
Circleville*† .... Jackson	See Holton.
Claflin*† .....Barton	See Great Bend.
▲Clay Center*† .....Clay	GEORGE M. MILEY.
Clearwater*†.. Sedgwick	See Wichita.
Clifton*† .... Washington	Hamilton & Harmon.
Clyde*† .....Cloud	C. W. VAN DE MARK.
Coffeyville*†..Montg'ery	DOOLEY & KEITH.
▲Colby*† .....Thomas	C. L. WILSON.
▲Coldwater*†..Comanche	C. M. Myers.
Colony*† .....Anderson	M. A. Carmichael.
▲Columbus*† ...Cherokee	C. A. McNEILL.
Colwich*† .....Sedgwick	George W. Steenwood.
▲Concordia*† .....Cloud	PULSIFER & ALEXANDER.
Conway Springs*† .Sum'r	See Wellington.
Corning*† .....Nemaha	See Seneca.
▲Cottonwood Falls*† .Ch'e	F. A. MECKEL.
▲Council Grove*† .Morris	E. S. BERTRAM.
Courtland*† ....Republic	C. A. Kimball.
Cuba*† .....Republic	John Brown.
Delphos*† .....Ottawa	J. W. Barker.
Dentonville*† .Doniphan	See Troy.
Dexter*† .....Cowley	J. H. Watkins.
▲Dighton*† .....Lane	J. S. SIMMONS.
▲Dodge City*† .....Ford	REEVES & KIRKPATRICK.
Douglass*† .....Butler	W. P. Knote.
Downs*† .....Osborne	J. A. Travers.
Dunlap*† .....Morris	J. B. Lamb.
Edgerton*† .....Johnson	See Olathe.
Edna*† .....Labette	J. S. Hileman & Son.
Effingham*† ....Atchison	See Atchison.
▲Eldorado*† .....Butler	H. W. SCHUMACHER.
Elk City*† .Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	J. F. Dunn.
Ellis*† .....Ellis	See Hays.
▲Ellsworth*†...Ellsworth	IRA E. LLOYD.
Elmdale*† .....Chase	See Cottonwood Falls.
Elsmore*† .....Allen	See Iola.
▲Emporia*† .....Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† ..... Neosho	J. L. DENISON.
Eskridge*† .. Wabaunsee	J. J. Mitchell.
Eudora*† .....Douglas	O. G. Richards.
Eureka*† ....Greenwood	FULLER & JACKSON.
Everest*† .....Brown	R. C. Jones.
Fairview*† .....Brown	Newton & Newton.

Town and County.	Name.
Fall River*† .Greenwood	See Fredonia.
Florence*† .....Marion	See Marion.
▲Fort Scott*†.....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*† ....Marshall	Gregg & Gregg.
Frederick*†.....Rice	See Lyons.
▲Fredonia*†..... Wilson	WILLITS & COOPER.
Fulton*†.....Bourbon	J. A. Pritz.
Galena*† .. Cherokee	A. S. WILSON.
▲Garden City*†....Finney	H. F. Mason.
Gardner*†..... Johnson	See Olathe.
▲Garnett*†.....Anderson	NOAH L. BOWMAN.
Gaylord*† .....Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*†..... Crawford	B. S. GAITSKILL.
Glasco*†..... Cloud	See Concordia.
Glen Elder*†....Mitchell	See Beloit.
Goffs*†..... Nemaha	See Seneca.
▲Goodland*†.... Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*†.....Barton	F. V. RUSSELL.
Greeley*†.....Anderson	See Garnett.
Green*†..... Clay	See Clay Centre.
Greenleaf*† .Washington	W. P. Mudgett.
▲Greensburg*†.....Kiowa	JOHN W. DAVIS.
Grenola*†..... Elk	J. T. Lauter.
Gypsum*†..... Saline	William Meneley.
Haddam*†.. Washington	R. O. Woody.
Halstead*†..... Harvey	See Newton.
Hamlin*†..... Brown	See Hiawatha.
Hanover*† . Washington	H. R. Fulton.
Harper*†..... Harper	Washbon & Washbon.
Hartford*†..... Lyon	See Emporia.
Hartland*†.....Kearney	See Garden City.
Haven*†..... Reno	See Hutchinson.
Havensville*†. Potta'mie	T. J. Richardson.
▲Hays*†..... Ellis	REEDER & REEDER.
Hazelton*†..... Barber	W. C. Alford.
Herington*†.. Dickinson	THORNTON COOKE.
Herndon*†..... Rawlins	See Atwood.
▲Hiawatha*†..... Brown	MEANS & SMITH.
Highland*†..... Doniphan	JAMES L. ALLEN.
▲Hill City*†.....Graham	F. D. Turck.
Hillsboro*†..... Marion	See Marion.
Hoisington*†..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*†...Ellsworth	See Ellsworth.
▲Holton*†..... Jackson	J. S. KENOYER.
Hope*†.....Dickinson	G. B. Barrett.
Horace*†..... Greeley	See Tribune.
Horton*†..... Brown	MEANS & SMITH.
▲Howard*†..... Elk	John Marshall.
▲Hoxie*†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*†.....Allen	G. A. Amos.
Huron*†.....Atchison	G. W. Stahler.
▲Hutchinson*†..... Reno	WHITELAW & ROSE.
Idana*†..... Clay	See Clay Centre.
▲Independence*† Montg'y	W. N. BANKS.
Inman*†..... McPherson	See McPherson.
▲Iola*†..... Allen	OSCAR FOUST & SON.
Irving*†.....Marshall	See Marysville.
Jamestown*†..... Cloud	F. E. Lane.
Jewell*•..... Jewell	D. L. Palmer.
▲Johnson*..... Stanton	See Ulysses.
Junction City*†...Geary	W. S. BURK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*†..... Smith	J. T. Reed.
Kincaid*†.....Anderson	S. D. Whittington.
▲Kingman*†.....Kingman	JOHN E. LYDECKER.
▲Kinsley*†..... Edwards	W. N. Beezley.
Kiowa*†..... Barber	A. L. Herr.
Kirwin*†..... Phillips	W. H. HOLMES.
▲La Crosse*†..... Rush	H. L. Anderson.
La Cygne*†..... Linn	M. F. Leasure.
La Harpe*†..... Allen	See Humboldt.
▲Lakin*†..... Kearney	Thorpe & Hoskinson.
Lancaster*†..... Atchison	See Atchison.
Lane*†..... Franklin	L. C. Crittendon.
▲Larned*†..... Pawnee	W. H. VERNON.
▲Lawrence*†..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*†..... Smith	Jas. R. Lewis.
Lebo*†..... Coffey	E. R. Evans.
Lehigh*†..... Marion	See Marion.
Lenora*†..... Norton	H. R. Tillotson.
Leon*†..... Butler	Thomas A. Word.
Leona*†..... Doniphan	See Troy.
Leonardville*†..... Riley	See Manhattan.
▲Leoti*†..... Wichita	W. B. Washington.
Le Roy*†..... Coffey	C. T. High.
▲Liberal*†..... Seward	J. W. Campbell.
▲Lincoln*†..... Lincoln	George D. Abel.
Lindsborg*†. McPherson	JOHN F. HANSON.
Linn*†..... Washington	See Clifton.
Little River*†..... Rice	See Lyons.
Logan*†..... Phillips	T. M. SULLIVAN.
Long Island*†... Phillips	Giffen Culbertson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Longton*† ..... Elk	W. C. Boone.
Lost Springs*† ..... Marion	See Marion.
Louisburg*† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ..... Osage	J. H. Stavely.
▲Lyons*† ..... Rice	O. E. HOPKINS.
Macksville*† .... Stafford	See St. Johns.
Madison*† .. Greenwood	S. F. Wicker.
▲Manhattan*† ..... Riley	SAMUEL KIMBLE.
▲Mankato*† ..... Jewell	T. S. Kirkpatrick.
▲Marion*† ..... Marion	THOMAS O. KELLEY.
Marquette*† . McPherson	J. F. Hanson.
▲Marysville*† .... Marshall	JOHN A. BROUGHTEN.
McCracken*† ..... Rush	See La Crosse.
McCune*† ..... Crawford	H. M. Ford.
McDonald*† ..... Rawlins	See Atwood.
McLouth*† ..... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ..... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ..... Osage	I. Farley.
Meriden*† ..... Jefferson	See Oskaloosa.
Miltonvale*† ..... Cloud	John W. Shay.
▲Minneapolis*† .... Ottawa	J. C. MURPHY.
Moline*† ..... Elk	J. K. Glasscock.
Moran* ..... Allen	See Iola.
Morganville*† ..... Clay	See Clay Centre.
Morrill*† ..... Brown	Nathan Jones.
▲Mound City*† ..... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ..... Sumner	See Wichita.
Muscotah*† .... Atchison	Seneca Heath.
Narka*† ..... Republic	B. H. Speer.
Neodesha*† ..... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ..... Ness	A. H. Faulks.
Netawaka*† ..... Jackson	Andrew Neal.
▲Newton*† ..... Harvey	PETERS & NICHOLSON.
Nickerson*† ..... Reno	See Hutchinson.
Norcatur*† ..... Decatur	R. D. Gaston.
North Topeka*† Shawnee	See Topeka.
▲Norton*† ..... Norton	L. H. WILDER.
Nortonville*† .. Jefferson	L. F. Randolph.
Norwich*† ..... Kingman	See Kingman.
Oakley*† ..... Logan	K. E. Willcockson.
▲Oberlin*† ..... Decatur	TULLY SCOTT.
Oketo*† ..... Marshall	See Marysville.
▲Olathe*† ..... Johnson	PARKER & HAMILTON.
Olsburg*† . Pottawatomie	See Westmoreland.
Onaga*† .. Pottawatomie	J. W. Dunn.
Oneida*† ..... Nemaha	H. L. Wikoff.
Osage City*† ..... Osage	R. C. Heizer.
Osawatomie*† ..... Miami	See Paola.
▲Osborne*† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*† ..... Labette	M. E. WILLIAMS
▲Ottawa*† ..... Franklin	JOHN W. DeFORD.
Overbrook*† ..... Osage	See Lyndon.
Oxford*† ..... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ..... Miami	B. T. RILEY.
Parker*† ..... Linn	See Iola.
Parsons*† ..... Labette	E. O. ELLIS.
Pawnee Rock*† .. Barton	J. W. Ratcliffe.
Peabody*† ..... Marion	C. M. Clark.
Perry*† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*† ..... Rooks	See Stockton.
Pleasanton*† ..... Linn	Blue & Riggs.
Pomona*† ..... Franklin	See Ottawa.
Powhattan*† ..... Brown	See Hiawatha.
▲Pratt*† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*† .... Reno	See Hutchinson.
Quenemo*† ..... Osage	C. H. Leonard.
Quinter*● ..... Gove	See Gove City.
Randall*† ..... Jewell	See Mankato.
Randolph*† ..... Riley	See Manhattan.
Republic*● † ..... Republic	See Scandia.
Reserve*† ..... Brown	See Hiawatha.
▲Richfield*† ..... Morton	G. Porter Craddock.
Richland*† ..... Shawnee	See Rossville.
Richmond*† .... Franklin	See Ottawa.
Riley*† ..... Riley	J. B. Rairden.
Robinson*† ..... Brown	F. M. Pearl.
Rossville*† ..... Shawnee	See North Topeka.
▲Russell*† ..... Russell	J. C. Ruppenthal.
▲Russell Springs* ... Logan	Charles L. Kagey.
Sabetha*† ..... Nemaha	Nathan Jones.
▲Salina*† ..... Saline	R. A. LOVITT.
▲Santa Fe* ..... Haskell	See Ulysses.
Scandia*† ..... Republic	J. P. Haton.
▲Scott*† ..... Scott	Travis Morse.
▲Sedan*† ..... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ..... Harvey	C. L. Foster.
▲Seneca*† ..... Nemaha	S. K. WOODWORTH.
Severance*† .. Doniphan	W. H. H. Curtis.
Severy*† .... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*† .... Smith	L. C. Uhl.
Soldier*† ..... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	H. Whitley.
South Haven*† .. Sumner	Austin Aikins.
Spring Hill*† .... Johnson	See Olathe.
Stafford*† ..... Stafford	C. G. WEBB.
Sterling*† ..... Rice	FRED P. GREEN.
▲St. Francis*† .. Cheyenne	J. L. Finley.
▲St. John*† ..... Stafford	Moseley & Dixon.
St. Mary's*† . Pottawato'e	G. W. Mackay.
St. Paul*† ..... Neosho	See Erie.
▲Stockton*† ..... Rooks	W. B. HAM.
Strong*† ..... Chase	See Cottonwood Falls.
Summerfield*† . Marshall	T. J. Madden.
Sylvan Grove*† . Lincoln	H. W. Rahmeier.
Sylvia*† ..... Reno	See Hutchinson.
▲Syracuse*† .... Hamilton	U. T. Tapscott.
Tescott*† ..... Ottawa	See Minneapolis.
Thayer*† ..... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ..... Woodson	F. M. Sutton.
▲Tribune*† ..... Greeley	W. M. Glenn.
▲Troy*† ..... Doniphan	C. C. Camp.
Turon*† ..... Reno	M. H. Potter.
Udall*† ..... Cowley	See Winfield.
▲Ulysses*† ..... Grant	T. W. Marshall.
Valley Falls*† . Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ..... Marshall	See Frankfort.
▲WaKeeney*† ..... Trego	Allen Cox.
Wakefield*† ..... Clay	See Clay Centre.
Walnut*† ..... Crawford	See Girard.
Wamego*† . Pottawato'e	D. V. Sprague.
▲Washington*† . Wash't'n	CHARLES SMITH.
Waterville*† .... Marshall	E. A. Berry.
Wathena*† .... Doniphan	See Troy.
Waverly*† ..... Coffey	H. L COOPER.
Weir*† ..... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† ..... Franklin	T. J. Gregory.
▲Westmoreland* . Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnett.
Wetmore*† ..... Nemaha	M. DeForest.
Wheaton*† Pottawato'ie	See Onaga.
White City*† ..... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† ..... Butler	P. E. Ashenfelter.
Whiting*† ..... Jackson	See Holton.
▲Wichita*† ..... Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank. THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	
Williamsburg*† Franklin	J. R. Finley.
Willis*† ..... Brown	Jesse Henney.
Wilson*† ..... Ellsworth	See North Coover.
Winchester*† . Jefferson	See Valley Falls.
▲Winfield*† ..... Cowley	"WM. P HACKNEY"—"Hackney & Lafferty."
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Adairville*† ..... Logan	J. B. Grubbs.
▲Albany* ..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† ..... Boyd	D. W. STEELE, JR.
Auburn*† ..... Logan	See Russellville.
Augusta*† ..... Bracken	Geo. Doniphan.
Bagdad*● ..... Shelby	See Shelbyville.
▲Barboursville*† .... Knox	S. B. Dishman.
▲Bardstown*† ..... Nelson	JOHN S. KELLEY.
▲Bardwell*† ..... Carlisle	J. E. Bridgwater.
Beard*● ..... Oldham	See La Grange.
▲Beattyville*† ..... Lee	H. H. HARRIS.
Beaver Dam*† ..... Ohio	See Hartford.
▲Bedford* ..... Trimble	L. F. Zerfoss.
▲Benton*† ..... Marshall	J. W. Dycus.
Berry*† ..... Harrison	See Cynthiana.
Bloomfield*† ..... Nelson	See Bardstown.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Booneville*..... Owsley	C. W. Hogg.
▲Bowling Green*† Warren	MITCHELL & DU BOSE.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*• ..... Bracken	H. P. Willis.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*†..... Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*†..... Boone	F. Riddell.
Burnside*..... Pulaski	See Somerset.
Butler*†..... Pendleton	See Falmouth.
▲Cadiz*..... Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*•† .. Henry	See New Castle.
▲Campbellsville*†.. Taylor	J. R. Robinson.
▲Campton* ..... Wolfe	A. H. Stamper.
Caneyville*•†..... Grayson	N. C. Tilford.
▲Carlisle*•†..... Nicholas	Thomas Owens.
▲Carrollton*•..... Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*•†..... Boyd	Thomas R. Brown.
Cave City*•†..... Barren	J. Robert White.
Central City*•†. Muhl'berg	J. Y. Thomas, Jr.
Clay City*•†..... Powell	See Stanton.
▲Clinton*•† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*•† Breck'ridge	J. R. Skillman.
Columbia*..... Adair	Baker & Winfrey.
Columbus*•†..... Hickman	See Clinton.
Corbin*•†..... Whitley	See Williamsburg.
Corinth*•†..... Grant	See Williamstown.
Corydon*•†..... Henderson	Merritt & Alvis.
Covington*•†..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*•†..... Grant	B. F. Menefee.
▲Cynthiana*•†..... Harrison	EVANS & PETERSON.
▲Danville*•†..... Boyle	R. T. QUISENBERRY.
Dawson Springs* Hopkins	See Madisonville.
▲Dixon*..... Webster	F. M. Baker.
Dry Ridge*•†..... Grant	J. G. Blackburn.
▲Eddyville*•†..... Lyon	T. J. Watkins.
▲Edmonton*..... Metcalfe	J. C. Muncie.
▲Elizabethtown*•†. Hardin	S. H. BUSH.
▲Elkton*•†..... Todd	PERKINS & TRIMBLE.
Eminence*•† ..... Henry	J. C. Gordon.
Erlanger*•†..... Kenton	S. M. Adams.
Fairfield*..... Nelson	See Bardstown.
▲Falmouth*•†... Pendleton	L. T. Applegate.
▲Flemingsburg*•† Fleming	J. H. Power.
Fordsville*•†..... Ohio	See Hartford.
¶▲Frankfort*•†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*•†..... Simpson	A. S. WALKER.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*•†..... Fulton	Ed. Thomas.
▲Georgetown*•†..... Scott	VICTOR F. BRADLEY.
Germantown*.... Bracken	See Brookville.
Ghent*•..... Carroll	James O. Bersatt.
▲Glasgow*•..... Barren	W. L. Porter.
Glencoe*•†..... Gallatin	See Warsaw.
▲Grayson*•†..... Carter	H. D. Gregory.
▲Greensburg*•†..... Green	W. F. CANTRILL.
▲Greenup*•†..... Greenup	W. F. Worthington.
▲Greenville*•† Muhlenberg	Wickliffe & Johnson.
Guthrie*•† ..... Todd	See Elkton.
Hanson*•..... Hopkins	See Madison.
▲Hardinsburg*•†. Bre'ridge	Morris Eskridge & Son.
▲Harlan*..... Harlan	B. M. Lee.
▲Harrodsburg*•†.... Mercer	W. W. STEPHENSON.
▲Hartford*..... Ohio	J. S. GLEN'N.
▲Hawesville*•†.... Hancock	G. D. Chambers.
▲Hazard*..... Perry	John Baker.
▲Henderson*•†. Henderson	YEAMAN & YEAMAN.
▲Hickman*•†..... Fulton	A. W. Lindsay.
▲Hindman*..... Knott	W. W. Baker.
▲Hodgensville*•†.... La Rue	D. H. Smith.
▲Hopkinsville*•†. Christian	FRANK RIVES.
Horse Cave*•†..... Hart	See Munfordville.
Hustonville*..... Lincoln	See Stanford.
▲Hyden*..... Leslie	J. M. Bicknell.
▲Independence*.... Kenton	See Covington.
▲Irvine*•†..... Estell	Ridell & Ridell.
Irvington*•† Breck'ridge	See Hardinsburg.
▲Jackson*•†..... Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville* ..... Owen	See Owenton.
Kelsey*..... Caldwell	See Princeton.
Kuttawa*•†..... Lyon	Molloy & Utley.
Lafayette*..... Christian	See Hopkinsville.
▲LaGrange*•† ..... Oldham	A. T. Ladd.
▲Lancaster*•†..... Garrard	Wm. Herndon.
▲Lawrenceburg*•† And'son	F. R. FELAND.
▲Lebanon*•†..... Marion	J. McCHORD.
Lebanon Junc.*•†. Bullitt	Robert Zimmerman.
▲Litchfield*•† ..... Grayson	J. S. Wortham.
Lewisburg*•† ..... Logan	J. C. Sneed.
Lewisport*•†.... Hancock	B. H. Poindexter
▲Lexington*•† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*•†..... McLean	See Calhoun.

Town and County.	Name.
▲London*•†..... Laurel	W. S. JACKSON.
▲Louisa*•†..... Lawrence	A. J. Garred.
▲Louisville*•†.... Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*•†.. Hopkins	MAURICE K. GORDON.
▲Manchester* ..... Clay	W. B. Hansford.
▲Marion*•†..... Crittenden	James & James.
▲Mayfield*•†..... Graves	Lee & Hester.
▲Maysville*•†..... Mason	L. W. ROBERTSON.
▲McKee..... Jackson	M. A. Holcomb.
Middlesboro*•†..... Bell	M. H. RHORER.
Midway*•†..... Woodford	Richard Godson.
Millersburg*•†.. Bourbon	See Paris.
Monterey*..... Owen	T. J. Hardin.
▲Monticello*..... Wayne	John W. Tuttle.
▲Morehead*•†..... Rowan	J. G. Whitt.
▲Morganfield*•†..... Union	P. B. MILLER.
▲Morgantown*..... Butler	GUFFY & WHALIN
▲Mt. Olivet*..... Robertson	O. S. Deming.
▲Mt. Sterling*•† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*•† Rockcastle	C. C. Williams.
▲Munfordville*•†..... Hart	H. A. Watkins.
▲Murray*•†..... Calloway	G. C. DIUGUID.
▲New Castle*•..... Henry	W. W. Turner.
New Haven*•†..... Nelson	See Bardstown.
New Liberty*..... Owen	See Owenton.
Newport*•†..... Campbell	AUBREY BARBOUR.
▲Nicholasville*.. Jes'mine	B. P. CAMPBELL.
No. Middletown* Bourbon	See Paris.
▲Owensboro*•†..... Daviess	WEIR & WEIR.
Owenton*•†..... Owen	Lindsay & Botts.
▲Owingsville*•..... Bath	R. Gudgell & Son.
▲Paducah*•†.... McCracken	GREER & REED.
▲Paintsville*..... Johnson	J. E. Buckingham.
▲Paris*•†..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*•†.... Christian	See Hopkinsville.
Perryville*..... Boyle	See Danville.
Petersburg*..... Boone	See Burlington.
▲Pikeville*..... Pike	W. O. B. RATLIFF.
▲Pineville*•†..... Bell	J. L. REEDER.
Pleasureville*•..... Henry	See New Castle.
Port Royal*..... Henry	See New Castle.
▲Prestonsburg*..... Floyd	F. A. Hopkins.
▲Princeton*•†..... Caldwell	WM. MARBLE.
Providence*•†.... Webster	E. Jennings.
▲Richmond*•†..... Madison	W. A. SULLIVAN.
Rochester*..... Butler	Newton Belcher.
▲Russellville*•†..... Logan	H. S. McCUTCHEN.
Sacramento*..... McLean	E. B. McEwen.
Sadieville*•†..... Scott	See Georgetown.
▲Salyersville*..... Magoffin	E. L. Stephens.
▲Sandybook*..... Elliott	J. B. Hannah.
▲Scottsville*•..... Allen	T. B DIXON.
Sebree*•†..... Webster	See Dixon.
Sharpsburg*..... Bath	J. C. Nelson.
▲Shelbyville*•†..... Shelby	J. C. BECKHAM.
▲Shepherdsville*•†. Bullitt	J. F. Combs.
Slaughtersville*†. Webster	See Dixon.
▲Smithland*•.... Livingston	Charles H. Webb.
Smith's Grove*•†. Warren	See Bowling Green.
▲Somerset*•†..... Pulaski	O. H. & R. B. WADDLE.
Sonora*•†..... Hardin	See Elizabethtown.
▲Springfield*•† Washington	T. W. Simms, Jr.
Stamping Ground*•† Scott	See Georgetown.
▲Stanford*•†..... Lincoln	J. S. OWSLEY, JR.
▲Stanton*•†..... Powell	O. A. Lyle.
Sturgis*•..... Union	J. Mack Thompson.
Sulphur*•..... Henry	See New Castle.
▲Taylorsville*•..... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*•†..... Todd	O. W. Wilson.
Uniontown*•..... Union	Robert G. Byrne.
▲Vanceburg*•†..... Lewis	W. C. Halbert.
▲Versailles*•†.. Woodford	D. L. THORNTON.
Vine Grove*•†.... Hardin	See Elizabethtown.
Waddy*•†..... Shelby	See Shelbyville.
Walton*•†..... Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*.... Morgan	Lacy & Fogg.
West Louisville... Daviess	See Owensboro.
Wheatley*..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Whitesville*†.....Daviess	See Owensboro.
▲Wickliffe*†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*†. Whitley	SHARP & SILER.
▲Williamstown*†....Grant	M. D. Gray.
Wilmore*†..... Jessamine	See Nicholasville.
▲Winchester*†.....Clark	LEELAND HATHAWAY.
Wingo*†.....Graves	Frank A. Lucas.
Worthville*†.....Carroll	See Carrollton.

LOUISIANA.

▲Abbeville*•... Vermillion	W. B. White.
▲Alexandria*†....Rapides	L. J. HACKENYOS.
▲Amite*†.....Tangipahoa	Bolivar Edwards.
▲Arcadia*†..... Bienville	Dorman & Reynolds.
▲Bastrop*†....Morehouse	James Bussey.
¶▲Baton Rouge*† E. Ba. R.	THOS. J. KERNAN.
Bayou Sara*† W. Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*†..... Bossier	Joannes Smith.
Bunkie*† ..... Avoyelles	See Markesville.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*†. East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*†.....Caldwell	A. B. Hundley.
▲Convent*†.....St. James	See New Orleans.
▲Coushatta*.....Red River	W. A. Wilkinson.
▲Covington*† St. Tam'any	J. M. Burns.
▲Crowley*†..... Acadia	STORY & PUGH.
▲Donaldsonville*† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*†..... St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*..... Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	See Natchez, Miss.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*†.....Terre Bonne	Suthon & Wallis.
Jeanerette*†..... Iberia	See New Iberia.
Jenninge*†.... Calcasieu	C. R. Cline.
▲Lafayette*†... Lafayette	Charles D. Caffery.
▲Lake Charles*† Calcasieu	C. A. McCOY.
▲Lake Providence*† E. Car'l	Ransdell & Ransdell.
▲Leesville*†..... Vernon	See Many.
▲Mansfield*†..... De Soto	Elam & Egan.
▲Many*†..... Sabine	W. P. Good.
▲Marksville*†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*†..... Ouachita	STUBBS & RUSSELL.
Morgan City*†..St. Mary	See Franklin.
▲Napoleonville* Assumpt'n	L. U. Folsé & Son.
▲Natchitoches*† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*†..... Iberia	WEEKS & WEEKS.
▲New Orleans*†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" .... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*†..St. Landry	WM. J. SANDOZ.
Patterson*†..... St. Mary	See Franklin.
▲Plaquemine*†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*† W. Baton R.	See Baton Rouge.
Rayne*†..... Acadia	See Crowley.
▲Rayville*†..... Richland	See Monroe.
▲Ruston*†..... Lincoln	J. B. Halstead.
▲Shreveport*†..... Caddo	ALEXANDER & WILKINSON.
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St. Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisville* W. Felici'a	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*•. St. Martin	Martin & Voorhies.
▲Tallulah*†..... Madison	Stone & Holmes.
▲Thibodaux*†. Lafourche	THOMAS A BODEAUX.
▲Vernon*.... .... Jackson	N. M. Smith.
▲Vidalia*†..... Concordia	Philip Hough.
Washington*† St. Landry	See Opelousas
Whitecastle*†.. Iberville	William J. Gahan,
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*† Franklin	C. L. Berry.

MAINE.

▲Alfred*† ....York	Samuel M. Came.
▲Auburn*†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*† ...Kennebec	HEATH & ANDREWS.
▲Bangor*†.....Penobscot	CHAPMAN & WORSTER.
Bar Harbor*† ..Hancock	JOHN A. PETERS, JR.
▲Bath*†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*†.....Waldo	R. F. DUNTON.
Bethel*† .....Oxford	Herrick & Park.
Biddeford*†.....York	EDWIN STONE.
Boothbay Harbor*Lincoln	C. R. Tupper.
Brewer*† .....Penobscot	F. A. Floyd.
Bridgton*† . Cumberland	D. P. & D E. Chaplin.
Brunswick*† Cumberland	BARRETT POTTER.
Buckfield*†.....Oxford	See Canton.
Bucksport*† ... Hancock	O. F. Fellows.
▲Calais*†..... Washington	GEORGE R GARDNER.
Camden*† .....Knox	REUEL ROBINSON.
Canton*† ..... Oxford	JOHN P. SWASEY.
Caribou*† .....Aroostook	B L. FLETCHER.
Corinna*†.....Penobscot	See Bangor.
Damariscotta*†. Lincoln	Pierce & Hall.
Dexter*† .....Penobscot	L. B. WALDRON.
▲Dover*† .. Piscataquis	O. M. Robinson.
Eastport*† . Washington	S. D. Leavitt.
▲Ellsworth*†.... Hancock	J. A. PETERS, JR.
Fairfield*† .....Somerset	T. E. McFadden.
▲Farmington*† . Franklin	J. C. HOLMAN.
Ft. Fairfield*† Aroostook	Herbert T. Powers.
Freeport*†..Cumberland	See Yarmouth.
Fryeburg*†.....Oxford	E. E. Hastings.
Gardiner*† .... Kennebec	JOHN W. FOSTER.
Gorham*†.. Cumberland	John A. Waterman.
Guilford*† .. Piscataquis	Henry Hudson.
Hallowell*† ... Kennebec	Beane & Beane.
Hartland*†.....Somerset	H. W. Stewart.
▲Houlton*†.... Aroostook	POWERS & POWERS.
Kennebunk*† .....York	W. L. Dane.
Kingfield*†.....Franklin	H. S. Wing.
Lewiston*†. Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick* .....York	Frank M. Higgins.
Lisbon Falls*†. And'c'g'n	H. E. Coolidge.
Livermore Falls*† A'd'g'n	John H. Maxwell.
▲Machias*†... Washington	C. B. DONWORTH.
Madison*†.....Somerset	C. A. Wilber.
McKinley*† .... Hancock	E. Webster French.
Mechanic Falls*† And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*†....Penobscot	J. M. Sanborn.
North Berwick*†...York	N. Hobbs.
Norway*†.....Oxford	A. S. Kimball.
Oakland*†.....Kennebec	GEORGE W. Field.
Oldtown*†.....Penobscot	JOSEPH F. GOULD.
▲Paris*†.....Oxford	See South Paris.
Phillips*†.....Franklin	F. E. Timberlake.
Pittsfield*†.....Somerset	J. W. Manson.
▲Portland*† . Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*† Aroostook	George H. Smith.
Richmond*† .. Sagadahoc	W. T. Hall.
▲Rockland*† .....Knox	EDWARD B. MacALLISTER.
Rockport*† .....Knox	See Camden.
Rumford Falls*†. Oxford	H. E. Stearns.
Saco*† .....York	COLLEY & WORMWOOD.
Sanford*† .....York	FRED J. ALLEN.
Searsport*† .....Waldo	W. T. C. Runnels.
▲Skowhegan*† ..Somerset	GEORGE W. GOWER.
South Berwick*†....York	G. C. Yeaton.
South Paris*†....Oxford	WILSON & GRAY.
Thomaston*† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*† ....Lincoln	O. D. Castner.
Waterville*† ..Kennebec	C. W. HUSSEY.
Westbrook*† Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*†.....Franklin	C. N. Blanchard.
Winthrop*† ...Kennebec	C. C. Stevens.
▲Wiscasset*†.....Lincoln	GEORGE B. SAWYER.
Yarmouth*† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

MARYLAND.

Aberdeen*† .....Harford	Septimus Davis.
¶▲Annapolis*† Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.

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Town and County.	Name.
Baltimore*†●..Baltimore (*Continued.*)	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Building. Attorney for Credit Men's Association.
" ..... "	HARRY C. MATHIEU, 100 East Lexington St. Commissioner of Deeds for all States. Refers to any Baltimore attorney given in this list.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*†.....Harford	STEVENSON A. WILLIAMS.
Berlin*† ..... Worcester	Calvin B. Taylor.
Brunswick*† ..Frederick	Glen H. Worthington.
▲Cambridge*† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*† . Baltimore	See Baltimore.
▲Centerville*† Queen An'e	Philemon B. Hopper.
▲Chestertown*† .....Kent	H. W. VICKERS.
Cockeysville*† Baltimore	Robt. H. Bussey.
Crisfield*†.....Somerset	Clarence P. Lankford.
▲Cumberland*†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*†.....Caroline	Henry R. Lewis.
Dickeyville*...Baltimore	See Baltimore.
▲Easton*† .....Talbot	WM. H. ADKINS.
▲Elkton*† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*† ..Howard	John G. Rogers.
Emmittsburg*† Fr'd'rick	E. L. Rowe.
Federalsburg*† Caroline	See Denton.
▲Frederick*†...Frederick	E. S. IICHELBERGER.
Frostburg*† ....Allegany	Clayton Purnell.
Gaithersb'rg*† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*†..Washington	See Hagerstown.
Havre de Grace*†H'rf'rd	See Aberdeen.
Hyattsville*†Prince Geo.	WELLS & WELLS.
▲Laplata*† .....Charles	Walter J. Mitchell.
Laurel*† Prince George's	C. H. Stanley.
▲Leonardtown*....St. Mary	D. C. Hammitt.
Lonaconing*† ....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*....Frederick	Emory L. Coblentz.
Mount Airy*† ....Carroll	See Westminster.
Myersville*.....Frederick	Joseph W. Gaver.
New Windsor*●...Carroll	Lewis Diehlman.
North East*† .....Cecil	See Elkton.
▲Oakland*†.....Garrett	G. S. Hamill.
Oxford*†.....Talbot	W. H. Adkins.
Pocomoke City*†W'r'st'r	C. O. Melvin.
Port Deposit*† .....Cecil	Philip R. Bond.
Port Tobacco*●...Charles	See Laplata.
▲Prince Frederick town* Calvert	John B. Gray.
▲Princess Anne*†Som'rset	MILES & STANFORD.
Queenstown*●Queen An'e	See Centerville.
Rising Sun*† .....Cecil	See Elkton.
▲Rockville*† Montgomery	Talbott & Talbott.
▲Salisbury*† ....Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*† M'tg'm'ry	See Rockville.
Sharpsburg*†..Wash'ton	See Hagerstown.
Smithsburg*† . Wash'ton	See Hagerstown.
▲Snow Hill*†...Worcester	R. D. JONES.
St. Michaels*†.....Talbot	W. D. J. Morris.
Taneytown*† .....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*†...Frederick	See Frederick.
▲Towson*† .....Baltimore	Z. Howard Isaac.
Trappe*† .....Talbot	See Easton.
Union Bridge*† ..Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
▲Westminster*† .. Carroll	JOHN M. REIFSNIDER.
Williamsport*†Wash'ton	See Hagerstown.
Woodsboro*† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*† ...Plymouth	Coughlan Bros.
Adams*† .....Berkshire	F. H. B. Munson.
Amesbury *†.....Essex	George W. Cate.
Amherst*† ...Hampshire	W. Hamlin.
Andover*† .....Essex	George H. Poor.
Arlington*†.....Middlesex	J. A. Bailey, Jr.
Ashburnham*† Worc'st'r	See Fitchburg.
Athol*† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*. Worcester	See Athol.
Attleboro*† .....Bristol	FRANK I. BABCOCK.
Ayer*† .....Middlesex	Warren H. Atwood.
Baldwinsville*† Wo'c'st'r	Edward L. Hill.
▲Barnstable*† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*† ....Middlesex	J. F. Buckley.
Beverly*† .....Essex	J. F. McGOWAN.
¶▲Boston*†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 48 Congress St. Formerly President Traders National Bank, Boston. Refers to any bank in Boston.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 30 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*† Plymouth	George W. Folsom, Jr.
Brockton*† ...Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*†Mid'sex	See Cambridge.
Canton*† .....Norfolk	See Dedham.
Chelsea*†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† ....Hampden	Luther White.
ChicopeeFalls*† Hamp'n	James H. Loomis.
Clinton*† .....Worcester	EDMOND A. EVANS.
Cohasset*† .....Norfolk	Louis T. Cushing.
Concord*† ....Middlesex	Prescott Keyes.
Conway*† .....Franklin	See Greenfield.
Danvers*† .....Essex	Daniel N. Crowley.
▲Dedham*†.....Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*†Mid's'x	See Cambridge.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*† .....Middlesex	See Lowell.
Fairhaven*†.....Bristol	J. L. Gillingham.
▲Fall River*†.....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
" ..... "	L. ELMER WOOD. Refers to Metacomet National Bank.
Falmouth*† ..Barnstable	See Barnstable.
▲Fitchburg*† ..Worcester	CHARLES E. WARE. Attorney for Fitchburg National Bank.
Florence*† ...Hampshire	See Northampton.
Foxboro*† .....Norfolk	E. C. CORNEY.
Framingham*†. Mid'esex	WALTER ADAMS.
Franklin*† .....Norfolk	Wiggins & Doe.
Gardner*† ....Worcester	PIERCE & STILES.
Georgetown*† .....Essex	W. A. Butler.
Gloucester*†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*† ....Worcester	W. E. Fowler.

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Town and County.	Name.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•†....Franklin	GREENE & DAVENPORT.
Harwich*•†.....Barnstable	See Barnstable.
Haverhill*•†.....Essex	POOR & FULLER.
Haydenville*•†.Hamps're	See Northampton.
Hingham*•†....Plymouth	Thomas H. Buttimer.
Holliston*•†....Middlesex	J. P. Dexter.
Holyoke*•†.....Hampden	P. J. GARVEY.
Hopkinton*•†..Middlesex	George L. Hemenway.
Hudson*•†.....Middlesex	James T. & R. E. Joslin.
Hyannis*•†....Barnstable	Henry H. Baker, Jr.
Hyde Park*•†.....Norfolk	E. C. JENNY.
Ipswich*•†.....Essex	George H. W. Hayes.
▲Lawrence*•†.....Essex	SWEENEY & DOW.
Lee*•†.....Berkshire	A. B. Clark.
Leicester*.....Worcester	Henry O. Smith.
Lenox*†.....Berkshire	See Pittsfield.
Leominster*•†.Worcester	HARRY C. BASCOM.
Lexington*•†..Middlesex	A. E. Scott.
▲Lowell*•†.....Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*•.....Hampden	See Springfield.
Lynn*•†.....Essex	JOHN M. BARRY.
Malden*•†.....Middlesex	P. J McGUIRE.
Manchester*•†.....Essex	See Gloucester.
Marblehead*•†.....Essex	Wm. D. T. Trefey.
Marlboro*•†...Middlesex	Edgar Weeks.
Medford*•†....Middlesex	B. F. Hayes.
Medway*•†.....Norfolk	A. T. Johnson.
Melrose*•†.....Middlesex	Frank L. Washburn.
Merrimac*•†.....Essex	T. H. Hoyt.
Methuen*•†.....Essex	Wm. M. Rogers.
Middleboro*•†..Plymouth	George W. Stetson.
Milford*•†.....Worcester	Lowell E. Fales.
Millbury*•†.....Worcester	H. W. Aiken.
Milton*•†.....Norfolk	C. F. Hall.
Monson*•†.....Hampden	See Springfield.
▲Nantucket*•†..Nantucket	ALLEN COFFIN.
Natick*•†.....Middlesex	C. G. Bancroft.
▲New Bedford*•† ..Bristol	WENDELL H. COBB. General Practice in Federal and State Courts.
¶Newbury*.....Essex	See Newburyport.
▲Newburyport*•†....Essex	THOMAS HUSE.
Newton*•†.....Middlesex	Louis A. Hall.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•†Middlesex	See Newton.
North Adams*•†.Berks're	BEER & DOWLIN.
▲Northampton*•†Hamps're	ALBERT E. ADDIS.
No. Attleboro*•†..Bristol	F. B. Byram.
Northboro*•†.Worcester	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Cambridge.
North Easton*•†..Bristol	M. L. Uranu.
Norwell*•.....Plymouth	H. T. Fogg.
Oakdale*•†.....Worcester	Cutting & Sheehan.
Orange*•†.....Franklin	E. S. Hall.
Oxford*•†.....Worcester	See Worcester.
Palmer*•†.....Hampden	W. W. LEACH.
Peabody*•†.....Essex	JOHN J. CAHILL.
▲Pittsfield*•†....Berkshire	E. T. SLOCUM.
▲Plymouth*•†....Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	R. A. Hopkins.
Quincy*•†.....Norfolk	W. W. JENNESS.
Randolph*•†.....Norfolk	Asa P. French.
Reading*•†.....Middlesex	James W. Grimes.
Rockland*•†....Plymouth	George W. Kelley.
Rockport*•†.....Essex	See Gloucester.
Rowley*•†.....Essex	See Newburyport.
▲Salem*•†.....Essex	WILLIAM D. CHAPPLE. Attorney for Mercantile National Bank.
Salisbury*•.....Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•†..Middlesex	See Boston.
South Braintree*•†.Nor'k	C. C. Mellen.
Southbridge*•†Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
South Weymouth*•†Nor'k	Louis A. Cook.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•†.....Worcester	A. W. Curtis.
▲Springfield*•†..Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
" ..... "	STUART M. ROBSON. Refers to Hampden Loan and Trust Co.
" ..... "	FREDERICK H. STEBBINS. Attorney for City National Bank.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•†....Middlesex	W. B. Stevens.
Stoughton*•†.....Norfolk	Oscar A. Marden.
▲Taunton*•†.....Bristol	H. J. FULLER.
Townsend*•†..Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•†..Worcester	W. J. Taft.
Wakefield*†.....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*•†....Middlesex	R. M. Stark.
Ware*•†.....Hampshire	H. M. Coney.
Wareham*•†....Plymouth	G. C. Tobey.
Warren*•†.....Worcester	E. C. SAWYER.
Watertown*•†..Middlesex	Joseph P. Keefe.
Webster*•†.....Worcester	H. J. Clarke.
Wellfleet*•†....Barnstable	H. P. Harriman.
Westboro*•†...Worcester	A. F. BROWN.
Westfield*•†.....Hampden	ALFRED F. LILLEY.
West Gardner*•†..Wor'ster	G. R. Warfield.
Westminster*•† Worcester	See Fitchburg.
West Newbury*.....Essex	See Newburyport.
West Newton*•†..Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•†.....Norfolk	A. P. WORTHEN.
Whitinsville*•†Worcester	See Worcester.
Whitman*•†.....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•†..Wor'ster	F. B. Spalter.
Winchester*•†..Middlesex	G. S. Littlefield.
Woburn*•†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*•†...Worcester	RICE, KING & RICE.
Wrentham*•†.....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*•.....Lenawee	Robertson & Clark.
▲Adrian*•†.....Lenawee	JOHN E. BIRD.
Akron*•†.....Tuscola	See Caro.
Albion*•†.....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	J. M. Robertson.
▲Allegan*•†.....Allegan	I. C. MONTAGUE.
Allen*•†.....Hillsdale	F. A. Roethlisberger.
Alma*•†.....Gratiot	Francis Palmer.
Almont*•†.....Lapeer	F. P. Andrus.
▲Alpena*•†.....Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	LAWRENCE & BUTTERFIELD.
Applegate*•†.....Sanilac	See Carsonville.
Argyle.....Sanilac	See Carsonville.
Armada*•†.....Macomb	Bert C. Preston.
Ashley*•†.....Gratiot	See Ithaca.
Athens*•†.....Calhoun	Charles A. Standiford.
▲Atlanta*..Montmorency	See Gaylord.
Au Sable*•†.....Iosco	See Tawas City.
▲Autrain*•†.....Alger	See Marquette.
▲Bad Axe*•†.....Huron	CHARLES D. THOMPSON.
▲Baldwin*•†.....Lake	See Reed City.
Bancroft*•†...Shiawassee	M. V. B. Wixom.
Bangor*•†.....Van Buren	R. M. Chase.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*•†..Calhoun	LELAND H. SABIN.
▲Bay City*•†.....Bay	R. A. McKAY.
Bay Port*•†.....Huron	See Port Austin.
Belding*•†.....Ionia	H. L. VanBenschoten.
Bellaire*•†.....Antrim	Leavitt & Gulle.
Belleville*•†.....Wayne	See Wayne.
Bellevue*•†.....Eaton	George P. Stevens.
Benton Harbor*..Berrien	HUMPHREY S. GRAY.
Benzonia*•†.....Benzie	See Frankfort.
BerrienSprings*..Berrien	R. D. Dix.
▲Bessemer*•†.....Gogebic	S. S. Cooper.
▲Big Rapids*•†.....Mecosta	W. S. TUCKER.
Birmingham*•†..Oakland	See Pontiac.
Blissfield*•†.....Lenawee	John A. Riley.
Breckenridge*•†..Gratiot	See St. Louis.
Brighton*•†....Livingston	B. T. O. Clark.
Britton*•†.....Lenawee	See Adrian.
Bronson*•†.....Branch	M. Thompson.
Brooklyn*•†.....Jackson	J. C. Covert.
Brown City*•†.....Sanilac	Fred A. Farr.
Buchanan*•†.....Berrien	A. A. Worthington.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•†.....Shiawassee	See Durand.
▲Cadillac*•†.....Wexford	SAWYER & BISHOP.
Caledonia*•†.....Kent	See Middleville.
Calumet*•†.....Houghton	P. H. O'BRIEN.
Camden*.....Hillsdale	See Hillsdale.
Capac*•†.....St. Clair	J. L. Willoughby.
Carleton*•†.....Monroe	See Dundee.
▲Caro*•†.....Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•†.....Sanilac	Thomas G. Graham.
Caseville*•†.....Huron	T. B. Woodworth.
Cass City*•†.....Tuscola	J. D. Brooker.
▲Cassopolis*•†.....Cass	L. H. GLOVER.
Cedar Springs*•†....Kent	Stuart & Barker.
Central Lake*•†...Antrim	M. W. Neukirk.
▲Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	A. D. Cruikshank.
▲Charlotte*•†.....Eaton	McCALL & SHEPHERD.
▲Cheboygan*•†.Cheboygan	GEORGE E. BELL.
Chelsea*•†....Washtenaw	A. W. Wilkinson.
Chesaning*•†.....Saginaw	E. V. Mudge.
Clare*•†.....Clare	C. W. Perry.
Clarkston*.....Oakland	L. N. Brown.
Clarksville*•†.....Ionia	See Ionia.
Clayton*•†.....Lenawee	J. E. Bird.
Climax*•†.....Kalamazoo	See Vicksburg.
Clinton*•†.....Lenawee	Edwin R. Smith.
Clio*•†.....Genesee	J. L. Curry.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Coldwater*†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*†..... Midland	See Midland.
Coloma*†..... Berrien	See Benton Harbor.
Colon*† ..... St. Joseph	D. L. Akey.
Concord*† .....Jackson	See Jackson.
Constantine*† St. Joseph	James M Harvey, Jr.
Coopersville*†... Ottawa	James Cilley.
▲Corunna*†... Shiawassee	John T. McCurdy.
Covert*†.....Van Buren	H. B. Chase.
Croswell*†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*†..... Genesee	See Flint.
Dearborn*† ..... Wayne	See Detroit.
Decatur*†.... Van Buren	A. L. MOULTON.
Deckerville*†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*†.... Washtenaw	James T. Honey.
Dimondale*†..... Eaton	See Eaton Rapids.
¶Douglas*..... Allegan	See Allegan.
Dowagiac*†..... Cass	JOHN WOOSTER.
Downington*†.... Sanilac	F. S. Viets.
Dryden*†..... Lapeer	T. Williams.
Dundee*† ..... Monroe	Randall & Corbin.
Durand*†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*• Charlevoix	A. B. Nicholas.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*†..... Iosco	See Tawas City.
Eaton Rapids*†....Eaton	J. B. Hendee.
Edmore*† .... Montcalm	See Ionia.
Elk Rapids*†.....Antrim	A. B. Dougherty.
Elkton*†..... Huron	W. L. Doyle.
Elsie*†..... Clinton	Charles Snelling.
Emmett*†..... St. Clair	See Port Huron.
▲Escanaba*†..... Delta	IRA C. JENNINGS.
Evart*†..... Osceola	C. H. Rose.
Ewen*† ..... Ontonagon	See Bessemer.
Fairgrove*†..... Tuscola	See Caro.
Farmington*† ... Oakland	See Northville.
Fenton*†..... Genesee	Henry C. Riggs.
Fennville*†..... Allegan	Theo. Wade.
▲Flint*†..... Genesee	CLINTON ROBERTS.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*†..... Clinton	J. G. Patterson.
Fowlerville*† Livingston	S. S. Abbott.
▲Frankfort*†..... Benzie	N. A. PARKER.
Freeport*†..... Barry	See Hastings.
Fremont*† .... Newaygo	S. W. Dunham.
Gagetown*†..... Tuscola	See Cass City.
Galesburg*†. Kalamazoo	R. G. Smith.
Galien*†..... Berrien	See Three Oaks.
▲Gaylord*†..... Otsego	A. D. Marshall.
Gladstone*† ..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	Charles B. Wilmot.
Goblevile*†....Van Buren	H. M. Huff.
▲Grand Haven*†.. Ottawa	GEORGE A. FARR.
Grand Ledge*†....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Doig.
▲Grand Rapids*†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*†....Jackson	E. Pelton.
▲Grayling*†.....Crawford	Joseph Patterson.
Greenville*†.. Montcalm	E. J. Bowman.
Hancock*†.... Houghton	Dunstan & Hanchette.
Hanover*†..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
▲Harbor Springs*† Emmet	See Petoskey.
▲Harrison*†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*† ..... Oceana	F. S. Gurney.
Hartford*†... Van Buren	A. H. Tuttle.
▲Hastings*† ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*†.....Osceola	C. M. Beardsley.

Town and County.	Name.
▲Hillsdale*†.....Hillsdale	J. S. & E. O. GALLOWAY.
Holland*†..... Ottawa	John C. Post.
Holly*†.....Oakland	C. F. Collier.
Homer*†..... Calhoun	Myron H. Nichols.
Hopkins Station*† Alle'n	See Allegan.
▲Houghton*†...Houghton	J. F. HAMBITZER.
Howard*†..... Montcalm	C. W. Perry.
▲Howell*†..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	Frank Rogers.
Hudson*† ..... Lenawee	Grant Fellows.
Imlay City*†.....Lapeer	Herbert W. Smith.
▲Ionia*†..... Ionia	F. C. MILLER.
▲Iron Mountain*†.Dickl'n	E. A. WOODWARD.
Iron River*†..... Iron	I. W. Byers.
Ironwood*†.....Gogebic	C. E. MILLER.
Ishpeming*†.. Marquette	H. O. YOUNG.
▲Ithaca*†.....Gratiot	George P. Stone.
▲Jackson*† .....Jackson	BADGLEY & BADGLEY.
Jasper*† .....Lenawee	H. C. Pratt.
Jonesville*† ...Hillsdale	S. D. McNeal.
▲Kalamazoo*† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*† ....Kalkaska	C. C. Jencks.
Kinde*† .....Huron	James H. Hall.
Kingston*† .....Tuscola	J. B. Beverly.
Laingsburg*† Shiawassee	H. H. Pulver.
▲Lake City*†...Missaukee	F. O. Gaffney.
Lake Linden*†Houghton	See Houghton.
Lake Odessa*† .....Ionia	See Ionia.
Lake View*†...Montcalm	Salem F. Kennedy.
▲L'Anse*† .....Baraga	P. R. McKernan.
¶Lansing*† .....Ingham	CHARLES F. HAMMOND.
▲Lapeer*† .....Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Calumet.
Lawrence*†..Van Buren	See Kalamazoo.
Lawton*† ....Van Buren	See Kalamazoo.
▲Leland*† .....Leelanau	A. E. Bonting.
Lenox*†.....Macomb	See Richmond.
Leslie*†.....Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	See Sanilac Center.
Linden*†.....Genesee	James L. Spencer.
Litchfield*† ....Hillsdale	L. B. Agard.
Lowell*† .....Kent	John W. Matthewson.
▲Ludington*† .....Mason	H. C. HUTTON.
Lyons*† .....Ionia	E. C. Spalding.
Mancelona*† .....Antrim	H. B. Hudson.
Manchester*† Washte'aw	A. J. Waters.
▲Manistee*† .....Manistee	DOVEL & SMITH.
▲Manistique*†Schoolcraft	VIRGIL I. HIXSON.
Manton*† .....Wexford	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*† .....Cass	Smith & Harmon.
Marine City*†.... St. Clair	F. S. Parker.
Marlette*†.....Sanilac	D. S. McClure.
▲Marquette*† ..Marquette	CHARLES R. BROWN & SON.
▲Marshall*† .....Calhoun	HERBERT E. WINSOR.
▲Mason*† .....Ingham	L. B. McArthur.
Mayville*† .....Tuscola	T. J. Eveland.
Mesa*† .....Oceana	John T. Cummings.
Memphis*† .....Macomb	See Almont.
Mendon*†.....St. Joseph	E. E. Harwood.
▲Menominee*†Menominee	SAWYER & WAITE.
Merrill*† .....Saginaw	See Saginaw.
Middleville*† .....Barry	H. E. Hendricks.
▲Midland*† .....Midland	E. P. Rice.
Milan*† .....Washtenaw	D. C. Salisbury.
Milford*† .....Oakland	Edward J. Bissell.
Millington*†.....Tuscola	See Vassar.
Minden City*† ...Sanilac	See Sanilac Center.
▲Mio* .....Oscoda	See Grayling.
▲Monroe*† .....Monroe	LANDON & LOCKWOOD.
Montague*† ..Muskegon	See Whitehall.
Montrose*† .....Genesee	See Clio.
Morenci*† .....Lenawee	C. S. Ingals.
Morrice*† .. Shiawassee	A. L. Beard.
▲Mt. Clemens*†.. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*† ..Isabella	FRANCIS H. DODDS.
Muir*† .....Ionia	George Bennett.
Mulliken*† ..... Eaton	See Grand Lodge.
Munising*† .....Alger	Walsh & Pardee.
▲Muskegon*† ..Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*† .....Barry	Walter S. Powers.
Negaunee*† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*† .....Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† .....Luce	Sanford N. Dutcher.
New Haven*†....Macomb	Adam T. Bennett.
Niles*† .....Berrien	WILLIAM J. GILBERT.
North Adams*†Hillsdale	See Hillsdale.
North Branch*†..Lapeer	See Lapeer.
North Lansing† ..Ingham	See Lansing.
Northville*†.....Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet*† .....Eaton	See Bellevue.
Omer*† .....Arenac	W. C. Cook.
Onaway*•...Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† .....Oakland	William E. Littell.
Oscoda*† .....Iosco	See Tawas City.
Otsego*†.....Allegan	ANDERSON & ANDERSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ovid*† ..... Clinton	High & Everett.
Owosso*† .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*† ..... Oakland	Frank E. Jenkins.
▲Paw Paw*† .... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	T. C. Graham.
Pentwater*† ..... Oceana	WILLIAM T. EVANS.
Perrinton*† ..... Gratiot	See Ashley.
Perry*† ..... Shiawassee	A. N. Macqueen.
Petersburg*† .... Monroe	John O. Zabel.
Petoskey*† ..... Emmet	C. J. PAILTHORP.
Pewamo*† ..... Ionia	See Lyons.
Pigeon*† ..... Huron	Paul Woodworth.
Pinckney*† .. Livingston	W. A. Carr.
Pinconning*† ..... Bay	See Standish.
Plainwell*† ..... Allegan	E. J. Anderson.
Plymouth*† ..... Wayne	G. A Starkweather.
▲Pontiac*† ..... Oakland	JOHN H PATTERSON.
Port Austin*† .... Huron	James H. Hall.
Port Hope*† ..... Huron	See Harbor Beach.
▲Port Huron*† ... St. Clair	GEORGE G MOORE.
Portland*† ..... Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Mugan.
Quincy*† ..... Branch	W. H. Lockerby.
Reading*† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† .. Houghton	See Houghton.
Reed City*† ..... Osceola	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* ..... Macomb	W. S. Stone.
Rochester*† .... Oakland	J. H. Holman.
Rockford*† ..... Kent	C. G. Hyde.
Rockland*† . Ontonagon	See Ontonagon.
▲Rogers* ..... Presque Isle	G. Covey, Jr.
Romeo*† ..... Macomb	D. N. Lowell.
▲Roscommon*† Roscom'on	Charles L. De Waele.
▲Saginaw*† ..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† .. .. Washtenaw	See Ypsilanti.
Sand Beach† ..... Huron	See Harbor Beach.
▲Sanilac Center* ... Sanilac	William H. Burgess.
Saranac*† ..... Ionia	P. T. Williams.
Saugatuck*† ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† ..... Schoolcraft	See Newberry.
Shelby*† ..... Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† .... Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† VanBuren	S. B. MONROE.
South Lyon*† ... Oakland	Carpenter & Chubb.
Sparta*† ..... Kent	B. N. Keister.
Springport*† .... Jackson	See Albion.
▲Standish*† ..... Arenac	M. D. Snow.
▲Stanton*† ..... Montcalm	L. C. PALMER.
St. Charles*† .... Saginaw	T. P. Zander.
St. Clair*† ..... St. Clair	A. R. Stanwell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† ..... Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† ..... Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† .... Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† .... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† .... Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. CONSTANTINE.
▲Traverse City*† Gr'nd Tra.	PRATT & DAVIS.
Turner*† ..... Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† ..... Branch	M. A. Merrifield.
Unionville*† ..... Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† ..... Tuscola	E. H. TAYLOR.
Vermontville*† .... Eaton	See Charlotte.
Vernon*† ..... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Waldron*† ..... Hillsdale	S. W. Yeagley.
Watervliet*† ..... Berrien	See Benton Harbor.
Wayland*† ..... Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† ..... Bay	See Bay City.
▲West Branch*† . Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† ... Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland* ..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† ..... St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. FREEMAN.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† .. Freeborn	H. H. CARLSON.
Alden*† ..... Freeborn	Ira Cary.
▲Alexandria*† .... Douglas	C. J. Gunderson.
Alpha*● ..... Jackson	See Heron Lake.
Amboy*† ..... Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	E. M. Stanton.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† .... Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT.
Avoca*† ..... Murray	See Fulda.
Badger*† ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† .... Bigstone	See Graceville.
▲Beaver Falls* .... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McEllgott.
Belview*† ..... Redwood	A. O. Gimmestad.
▲Bemidji*● ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ... Sherburne	Frank T. White.
Bird Island*† .... Renville	H. C. Berry.
Blooming Prairie*† Ste'e	W. R. Hoskyn.
▲Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
Boyd*† .... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
▲Brainerd*† ... Crow Wing	T. C. BLEWITT.
Brandon*† ..... Douglas	See Alexandria.
▲Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† .... Houston	G. G. GOODWIN.
▲Cambridge* ..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake*● ..... Cass	F. W. Smith.
▲Center City*† .... Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
▲Chaska*† ..... Carver	T. F. CRAVEN.
Chatfield*† ..... Fillmore	Joseph Underleak.
Chokio*† ..... Stevens	See Morris.
Clara City*† .... Chippewa	See Granite Falls.
Claremont*† ..... Dodge	B. F. Hood.
Clarkfield*† Yello' Medi'e	See Canby.
Clayton ..... Faribault	See Wells.
Clear Lake*† Sherburne	See Big Lake.
Clearwater*† .... Wright	See St. Cloud.
Climax*† ..... Polk	See Crookston.
Clinton* ..... Bigstone	See Graceville.
Cloquet*† ..... Carlton	W. L. Chase.
Cokato*† ..... Wright	F. Swanson.
Comfrey ..... Brown	See New Ulm.
Correll† ..... Bigstone	See Appleton.
Cottonwood*† ..... Lyon	W. D. Fanning.
▲Crookston*† ..... Polk	MILLER & FOOTE.
Dassell*† ..... Meeker	See Litchfield.
Dawson*† . Lac-qui-Parle	A. W. Ewing.
Deer River*† ..... Itasca	See Grand Rapids.
Delano*† ..... Wright	F. H. Lindsley.
Delavan*† ..... Faribault	S. J. Abbott.
▲Detroit*† ..... Becker	FRANK RICHARDSON.
Dexter*† ..... Mower	G. W. King.
Dodge Center*† ... Dodge	See Kasson.
Donnelly* ..... Stevens	See Morris.
Dover*† ..... Olmsted	See Rochester.
▲Duluth*† ..... St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*† ..... Nobles	See Slayton.
Eagle Bend*† ..... Todd	See Long Prairie.
East Grand Forks*† Polk	Graves & Massee.
Easton*† ..... Faribault	See Wells.
Echo*† . Yellow Medicine	R. Vaaler.
Eden Valley*† .... Meeker	James H. Doran.
Edgerton*† .... Pipestone	C. G. Brady.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Elbow Lake*† .....Grant	F. & M. Casey.
Elgin*† .....Wabasha	See Plainview.
▲Elk River*† ....Sherburne	Frank T. White.
Ellsworth*† .....Nobles	John F. Flynn.
Elmore*† .....Faribault	H. B. Smith.
Ely*† .....St. Louis	GEORGE WESCOTT.
Elysian*† .....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*† .....Polk	See Crookston.
Evansville*† ....Douglas	A. O. Feet.
Eveleth*† .....St. Louis	M. D. L. Fuller.
Excelsior*† ....Hennepin	W. P. McDonald.
Eyota*† .....Olmstead	See Rochester.
Fairfax*† ..... Renville	A. V. Rieke.
▲Fairmont*† .....Martin	DEAN & PALMER.
▲Faribault*† .....Rice	H. T. PYLE.
Farmington*† ....Dakota	A. C. Finney.
Felton*† .....Clay	See Moorhead.
▲Fergus Falls*† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*† .....Polk	Thomas Keefe.
Fisher*† .....Polk	E. D. Kingsland.
Foley*† .....Benton	See Sauk Rapids.
Fosston*† .....Polk	B. S. Bennett.
Franklin*† .....Renville	See Fairfax.
Frazee*† .....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*† ....Murray	M. E. Foley.
Gary*† .....Norman	See Fertile.
Gaylord*† .....Sibley	G. A. McKenzie.
Gibbon*† .....Sibley	See Gaylord.
▲Glencoe*† .....McLeod	F. R. ALLEN.
Glenville*† .....Freeborn	See Albert Lea.
▲Glenwood*† .....Pope	E. M. Webster.
Good Thunder*† Blue E'th	See Mapleton.
Graceville*† ....Bigstone	M. S. STEVENS.
Granada*† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*† .Mower	See Spring Valley.
▲Grand Rapids*† ...Itasca	T. M Brady.
▲Granite Falls*† Yel. Med.	O. Hartwick.
Grove City*† .....Meeker	A T. Nelson.
▲Hallock*† .....Kittson	R. R [illegible]enberg.
Halstad*† .....Norman	A. O. Ueland.
Hamline*† .....Ramsey	See St. Paul.
Hammond*† ...Wabasha	See Wabasha.
Hampton*† .....Dakota	See Farmington.
Hancock*† .....Stevens	F. M. Klein.
Hanska*† .....Brown	See Madelia.
Hardwick*† .....Rock	See Lu Verne.
Harmony*† .....Fillmore	See Preston.
Hartland*† ....Freeborn	See Albert Lea.
▲Hastings*† .....Dakota	F M. CROSBY.
Hawley*† .....Clay	G. Halverson.
Hayfield*† .....Dodge	See Kasson.
Hector*† .....Renville	O. A. Allen.
▲Henderson*† .....Sibley	W. H. Leeman.
Hendrum*† .....Norman	See Halstad.
Henning*† ....Otter Tail	See Fergus Falls.
Herman*† .....Grant	Arthur B. Childress.
Heron Lake*† ...Jackson	L. F. Lammers.
Hibbing*† .....St. Louis	W. J. POWER.
Hills*† .....Rock	See Lu Verne.
Hoffman*† .....Grant	William Schellbach.
Holland*† .....Pipestone	See Pipestone.
Houston*† .....Houston	See Caledonia.
Howard Lake*† ..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*† ....McLeod	H. H. Bonniwell.
Iona*† .....Murray	See Slayton.
Isanti*..... .....Isanti	See Cambridge.
▲Jackson*† .....Jackson	T. J. Knox
Janesville*† .....Waseca	L. D. ROGERS.
Jasper*† .....Pipestone	F L. James.
Jeffers.....Cottonwood	See Windom.
Jordan*† .....Scott	F. J. Leonard.
Kasson*† .....Dodge	Robert Taylor.
Kennedy*† .... Marshall	See Hallock.
Kensington*† ..Douglas	See Alexandria.
Kenyon*† .....Goodhue	F. M. Lamp.
Kerkhoven*† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*† .....Lesueur	See Waterville.
Kinbrae† .....Nobles	See Worthington.
Lafayette† .....Nicollet	See Winthrop.
▲Lake Benton*† ..Lincoln	John McKenzie.
Lake City*† .....Wabasha	ALLEN J. GREER.
Lake Crystal*† Blue Ea'th	D. A. Reed.
Lakefield*† .....Jackson	E T. Smith.
Lake Park*† .....Becker	See Detroit.
Lakeville*† .....Dakota	See Farmington.
Lamberton*† ..Redwood	F. Clague.
Lanesboro*† .....Fillmore	Chapman & Chapman.
Le Roy*† .....Mower	G. W. W. Harden.
Lester Prairie*† McLeod	See Glencoe.
Lesueur*† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*† .....Winona	See Winona.
▲Litchfield*† .....Meeker	C. H. Strobeck.
▲Little Falls*† ...Morrison	E. P. ADAMS.
▲Long Prairie*† .....Todd	J. D. Jones.

Town and County.	Name.
Lowry*† .....Pope	See Glenwood.
▲Luverne*† .....Rock	W. N. DAVIDSON.
Lyle*† .....Mower	See Austin.
Mabel*† .....Fillmore	W. H. Hammer.
Madella*† .....Watonwan	BETHER & HAYCROFT.
▲Madison*† Lac-qui-Parle	FRANK PALMER.
Madison Lake*† Blue E'th	See Mankato.
▲Mankato*† ...Blue Earth	S. B. WILSON.
▲Mantorville*.....Dodge	Littleton & McCaughey.
Maple Lake*† .....Wright	J. E. Madigan.
Mapleton*† ..Blue Earth	C. J. LAWRISCH.
▲Marshall*† .....Lyon	VIRGIL B. SEWARD.
Maynard*† ....Chippewa	See Montevideo.
Mazeppa*† .....Wabasha	Michael Marx.
McIntosh*† .....Polk	S. H. Drew.
Melrose*† .....Stearns	Donahue & Stephens.
Menahga*† .....Wadena	See Park Rapids.
Merriam Park*† .Ramsey	Wardell Spencer.
Milaca*† .....Mille Lacs	Giddings & Pratt.
Milan*† .....Chippewa	See Montevideo.
Minneapolis*† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to R. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*† .....Lyon	See Marshall.
Minnesota Lake*† F'rib'lt	See Mapleton.
▲Montevideo*† .Chippewa	LYNDON A. SMITH.
Montgomery*† ..Lesueur	C. D. McCarthy.
Monticello*† .....Wright	James C. Tarbox.
▲Moorhead*† .....Clay	EDWIN ADAMS.
▲Mora*† .....Kanabec	J. C. Pope.
Morgan*† .....Redwood	Albert Hauser.
▲Morris*† .....Stevens	LEWIS C. SPOONER.
Morristown*† .....Rice	See Faribault.
Morton*† .....Renville	See Olivia.
Mountain L*† Cottonw'd	See Windom.
Murdock*† .....Swift	See Benson.
New Duluth*† ..St. Louis	See Duluth.
New London*† Kandiyo'i	See Willmar.
New Paynesville*† St'rns	See St. Cloud.
New Prague*† .....Scott	E. A. Edgerton.
New Richland*† .Waseca	B. F. McGregor.
▲New Ulm*† .....Brown	EINER HOIDALE.
New York Mills*† Ott'r't'l	See Wadena.
Nicollet*† .....Nicollet	See St. Peter.
Northbranch*† ..Chicago	Charles A. Holt.
Northfield*† .....Rice	R J. Drake.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† .....Carver	George J. Bradley.
Olivia*† .....Renville	S. R. Miller.
▲Ortonville*† ....Bigstone	A. B. KAERCHER.
Oaskis*† .....Douglas	F. H. Borchert.
▲Owatonna*† .....Steele	WHEELOCK & SPERRY.
▲Park Rapids*† ..Hubbard	B. F. Wright.
Pelican Rapids*† Ot'r T'll	James T. McCullough.
Perham*† .....Otter Tail	M. J. Daly.
Perley*† .....Norman	See Halstad.
▲Pine City*† .....Pine	S. G. L. Roberts.
Pine Island*† .....Goodhue	See Zumbrota.
▲Pipestone*† ....Pipestone	EVANS & EVANS.
Plainview*† ....Wabasha	J. A. Carley.
Plato*† .....McLeod	See Glencoe.
Presto ..... Todd	See Staples.
▲Preston*† .....Fillmore	Wells & Hopp.
▲Princeton*† .....Mille Lacs	J. J. SKAHEN.
Racine*† .....Mower	See Spring Valley.
Raymond*† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*† .Redlake	C. E. Boughton.
▲Red Wing*† ....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*† Redw'd	A. C. Dolliff.
Renville*† .....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere† .....Redwood	See Lamberton.
▲Rochester*† .....Olmstead	B. W. EATON.
Rockdell*..... Olmsted	See Rochester.
Rockford*† .....Wright	D. D. Ames.
▲Roseau*..... .....Roseau	R. J. Bell.
Rothsay*† .....Wilkin	See Breckenridge.
Round Lake*† ...Nobles	See Worthington.
Royalton*† .....Morrison	George H. Niles.
Rush City*† .....Chisago	J. D. Markham.
Rushford*† .....Fillmore	G. W. Rockwell.
Rushmore*† .....Nobles	See Worthington.
Ruthton*† .....Pipestone	See Pipestone.
Sacred Heart*† Renville	Erle L. Winge.
Sanborn*† .....Redwood	See Lamberton.
Sandstone*† .....Pine	J. A. Smith.
Sargeant*† .....Mower	See Austin.
Sauk Center*† ...Stearns	M. C. Kelsey.
▲Sauk Rapids*† ...Benton	Thomas Van Etten.
▲Shakopee*† .....Scott	J. A. SENN.
Shelly*† .....Norman	See Ada.
Sherburne*† .....Martin	T. F. Knappen.
Silver Lake*† ...McLeod	See Glencoe.
▲Slayton*† .....Murray	B. H. Whitney.

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Town and County.	Name.
Sleepy Eye*† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*†.Dakota	See St. Paul.
Springfield*† ....Brown	George T. Olson.
Spring Grove*†.Houston	O. K. Dahle.
Spring Valley*† Fillmore	J. Q. Farmer.
Staples*† .....Todd	E. F. Gummer.
Starbuck*† .....Pope	O. J. Johnson.
Steen*† .....Rock	See Luverne.
Stephen*† .....Marshall	G. A. Carr.
Stewart*† .....McLeod	See Glencoe.
Stewartville*† ..Olmsted	O. E. Hammer.
▲Stillwater*†.Washington	MANWARING & SULLIVAN.
St.Bonifacius*†Hennepin	See Minneapolis.
St. Charles*†.....Winona	E. Hill.
▲St. Cloud*†.....Stearns	R. B. BROWER.
St. Hilaire*†....Red Lake	J. K. Hannay.
▲St. James*†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BENSON & PHILLIPS, 622-624 Globe Building. Attorneys for John Martin Lumber Co.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A. B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank
▲St. Peter*† .....Nicollet	A. A. STONE.
Swanville*†....Morrison	See Little Falls.
Taylor's Falls*†.Chisago	See St. Paul.
Tenhassen..... Martin	See Fairmont.
Thief Riv.F'lls*†Redlake	Henry W. Lee.
Torah*† .....Stearns	See St. Cloud.
Tower*† .....St. Louis	W. G. Bonham.
Tracy*†.....Lyon	C. W. Main.
Truman .....Martin	See Welcome.
Twin Valley*†.. Norman	E. M. Niles.
▲Two Harbors*†.....Lake	JOHN DWAN.
Tyler*† .....Lincoln	H. A. STRICKER.
Ulen*†..... Clay	See Hawley.
Verndale*†.....Wadena	A. B. Kling.
VernonC'ter*†Blue E'rth	See Mankato.
Vesta .....Redwood	C. H. HARRIS.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso .....Redwood	See Walnut Grove.
Waconia*†..... Carver	See Minneapolis.
▲Wadena*†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*† . Redw'd	Mohler & Gooler.
▲Warren*† .....Marshall	A. Grindeland.
▲Waseca*† ..... Waseca	JAMES M HANLEY.
Waterville*† ....Lesueur	G. F. Dullam.
Watkins*† .....Meeker	See Eden Valley.
Waverly*†..... Wright	See Buffalo.
Welcome*† .....Martin	G. M. Hopp.
Wells*† .....Faribault	D. A. Odell.
West Concord*†.. Dodge	W. W. Westcott.
West Duluth*†. St. Louis	Pealer & Fealer.
▲Wheaton*† .....Traverse	O'Hair & Murphy.
▲Willmar*† .....Kandiyohi	G. H. Otterness.
▲Windom*†..Cottonwood	THOMAS E. SIME.
WinnebagoC.*† Fariba'lt	H. L. Bullis.
▲Winona*†..... Winona	WEBBER & LEES.
Winthrop*† ..... Sibley	E. H. Huebner.
Wood Lake*† Yel'wMed.	See Granite Falls.
Woodstock*†. Pipestone	See Pipestone.
▲Worthington*†....Nobles	J. A. TOWN.
Wykoff*† ..... Fillmore	See Spring Valley.
Zumbrota*†.... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*† ..... Monroe	GILLEYLEN & LEFTWICH.
Ackerman*†.....Choctaw	See Kosciusko.
Amory*† ..... Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*†..... Lee	Wm. Cox.
▲Batesville*† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*†.Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*† ..... Harrison	WHITE & NEVILLE.
▲Booneville*†..... Prentiss	B. A. P. Selman.
▲Brandon*†..... Rankin	H. S. Cole.
▲Brookhaven*† .. Lincoln	CASSEDY & CASSEDY.
Brookville*†....Noxubee	See Macon.
▲Canton*†.....Madison	F. B. PRATT.
▲Carrollton*†.....Carroll	D. A. McEarchen.
▲Carthage* .....Leake	Lockett & Sullivan.
Centerville*† .Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*†... Coahoma	R. H. WILDBERGER.
632-Cleveland.....Bolivar	See Rosedale.
▲Coffeeville*†...Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*† ... Lowndes	WILLIAM BALDWIN.
Como Depot*†... Panola	Kyle & Shouds.
▲Corinth*†.....Alcorn	J. M. Boone.
Crystal Springs*† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas & Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*†..... Holmes	J. Wiener.
▲Ellisville*†.....Jones	Shannon & Street.
Enterprise*† . ....Clarke	BUCKLEY & HALSELL.
Eupora*†.....Webster	Dunn & Dunn.
▲Fayette*•.....Jefferson	R. L. Corban.
▲Forest*†.....Scott	Jeff. Kent.
▲Friarpoint*†... Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	E. C. Patton.
Gloster*†..... Amite	F. A. McClain.
Goodman*† .....Holmes	See Durant.
▲Greenville*† Washington	JAYNE & WATSON.
▲Greenwood*†.... Leflore	SAM'L L. GWIN.
▲Grenada*†..... Grenada	ROBERTSON HORTON.
Guilfport*†.....Harrison	F. M. Evans.
▲Hattiesburg*†..... Perry	S. E. Travis.
▲Hazlehurst*†..... Copiah	J. S. SEXTON.
▲Hernando*†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*†.Marshall	STRICKLAND & GAREY.
▲Houston*.....Chickasaw	Lyon & Stockett.
▲Indianola*†... Sunflower	Baker & Moody.
▲Iuka*† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*†..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*•....Coahoma	See Clarksdale.
▲Kosciusko*† .....Attala	ANDERSON & DAVIS.
Laurel*†..... Jones	T. G. McCallum.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†.....Washington	See Greenville.
▲Lexington*† .....Holmes	H. S. HOOKER, Jr.
▲Liberty*..... Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*†..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*†..... Pike	J. B. WEBB.
▲Meadville* ..... Franklin	See Fayette.
▲Meridian*†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*† .... Union	See Lee Crum.
Newton*† .....Newton	J. R. Byrd.
Ocean Springs*†.Jackson	See Scranton.
Okolona*†.....Chickasaw	Stovall & Williams.
▲Oxford*† ..... Lafayette	H. A. Barr.
▲Paulding*..... Jasper	Stone Deavours.
▲Philadelphia*.....Neshoba	H. H. Rodgers.
Pickens*† ..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*† .....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Claiborne	J. McCARTIN.
▲Purvis*† ..... Marion	Henry Mounger.
▲Quitman*† .....Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*†..... Hinds	D. S Fearing.
▲Ripley*† ..... Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*†..... Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*†..... Panola	Boothe & Boothe.
▲Scranton*†..... Jackson	BALLARD & BALLARD.
▲Senatobia*†..... Tate	J. F Dean.
▲Starkville*† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*†..... Pike	J. B. Holden.
Tchula*† ..... Holmes	See Lexington.
Terry*†..... Hinds	B. F. Fortner.
▲Tunica*† ..... Tunica	Henderson & Bankston.
▲Tupelo*† ..... Lee	ALLEN & ROBINS.
Utica*†..... Hinds	See Jackson.
▲Valden*† .....Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*†.... Wayne	C. R. Pitts.
Wesson*†..... Copiah	See Hazlehurst.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville*.....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
●Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*†..Wilkinson	Bramlett & Tucker.
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*†.....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†.....Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
Altamont*†.....Daviess	T. M. Mallory.
▲Alton*.....Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*†.....Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*†....Howard	R. M. Bagby.
Arrow Rock*.....Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland*.....Boone	Eli Penter.
Atlanta*†.....Macon	See Lapiata.
Aurora*†.....Lawrence	E. J WHITE.
Auxvasse*†.....Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†.....Knox	See Edna
Barnard*†.....Nodaway	P. J. Hainey.
Belton*†.....Cass	L. M. Crouch.
▲Benton*†.....Scott	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Bethel*.....Shelby	See Shelbyville.
Bevier*†.....Macon	C. F. Hale.
Billings*†.....Christian	W. F. Lamkin.
Birch Tree*†....Shannon	See Winona.
Blackburn*†.....Saline	See Marshall.
Blackwater*†.....Cooper	See Boonville.
Blairstown*†.....Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Maingen.
▲Boonville*†..... Cooper	W. V. DEAF EN.
Bosworth*†..... Carroll	C. W. Lawrence.
▲Bowling Green*†... Pike	J. D. HOSTETTER.
Brashear*†.....Adair	Blair & Vawter.
Braymer*†.....Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*†.....Vernon	See Sheldon.
Brookfield*†.....Linn	A. A. BAILEY.
Browning*†.....Linn	E. B. Fields.
Brunswick*†... Chariton	Louis Benecke.
Bucklin*†.....Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*.....Dallas	D. M. Rush.
Bunceton*†.....Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*†.....Bates	SMITH & STANLEY.
Calnesville*†... Harrison	S. P. Davisson.
Calhoun*†.....Henry	L. R. Simpson.
▲California*†... Moniteau	J. W. HUNTER.
Callao*†.....Macon	See Macon City.
Camden Point*†...Platte	See Platte City.
Cameron*†..... Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*†.C. Gir.	B. F. DAVIS.
Carl Junction*†.. Jasper	WILLIS G. CLARKE.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Carterville*†.....Jasper	See Webb City.
▲Carthage*†..... Jasper	HARDING & BRIGHT.
▲Caruthersville*● Pemiscot	C. B. Faris.
▲Cassville*..... Barry	T. M. Allen.
Center*†.....Ralls	E. W. Keithly.
Center View*†..Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*†.....Boone	H. S. Booth.
Chanute*†.....Osage	Henry Marquand.
▲Charleston*†.Mississippi	RUSSELL & DEAL.
Chilhowee*†.....Johnson	See Warrensburg.
▲Chillicothe*†.Livingston	CHARLES A. LOOMIS.
Chula*†..... Livingston	R. F. Davis.
Clarence*†..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly.
Clarksburg*†... Moniteau	See California.
Clarksdale*†..... DeKalb	Brown & Hunt.
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†..... St. Louis	See Central
Clearmont*†.. Nodaway	See Maryville.
▲Clinton*†..... Henry	C C. DICKINSON.
Clyde*..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*†..... Benton	N. H. Robinson.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Higginsville.
Conway*●.....Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	See Kingston.
Craig*†.....Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*†.....Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*.....Dade	See Greenfield.
▲Danville*.... Montgomery	See Montgomery City.
Darlington*†.... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†.....Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	JOHN L. THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Lilles.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†.....Ripley	J. C. Sheppard.
Downing*†..... Schuyler	W. T. Cowell.
Drexel*†..... Cass	John. F. Lawder.
Eagleville*..... Harrison	See Blythdale.
E. Prairie*†..Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†..... Miller	W. M. Lumpkin.
El Dorado Springs*●Cedar	R. N. Banister.
Elmo*†.....Nodaway	See Maryville.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*†..... .....Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	C H. COPPINGER.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†.....Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*†.....Buchanan	See St. Joseph.
▲Fayette*†..... Howard	A. W. WALKER.
Festus*†.....Jefferson	R. A. Swink.
Fillmore*..... Andrew	See Savannah.
Flatriver*†..St. Francois	See Bonne Terre.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†..... Holt	B. F. McDaniel.
▲Forsyth*..... Taney	Wm. H Johnson.
Foster*..... Bates	See Butler.
Frankford*†..... Pike	Jesse B Jones.
▲Fredericktown*†Madi'n	E. D Anthony.
Freeman*†..... Cass	See Harrisonville.
▲Fulton*†..... Callaway	T. A. BOULWARE.
▲Gainesville*..... Ozark	See Ava.
▲Galena*..... Stone	John T. Moore.
▲Gallatin*†..... Daviess	HAMILTON & DUDLEY.
Galt*●..... Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*..... Pemiscot	See Caruthersville.
Gentry..... Gentry	See Darlington.
Gibbs*†..... Adair	See La Plata.
Gilliam*†..... Saline	See Slater.
Gilman City●.... Harrison	Charles D. Knight.
Glasgow*†..... Howard	H. C. COCKERILL.
Glenwood*†..... Schuyler	H. D. B. Cutler.
Golden City*†.... Barton	H. A. Raymond.
Gorin*†..... Scotland	See Memphis.
Gower*†..... Clinton	See Plattsburg.
Graham*..... Nodaway	See Maitland.
Granby*†..... Newton	See Neosho.
Granger*†..... Scotland	See Memphis.
▲Grant City*†..... Worth	J. R. SCHOOLER.
Green Castle*†.... Sullivan	See Milan.
Green City*†..... Sullivan	See Greencastle.
▲Greenfield*†..... Dade	L. W. Shafer.
Green Ridge*†..... Pettis	See Sedalia.
▲Greenville*..... Wayne	See Piedmont.
Guilford*†..... Nodaway	See Barnard.
Hale*†..... Carroll	W. T. Dixon.
Hallsville*†..... Boone	See Columbia.
Hamilton*†..... Caldwell	S. M. YOUNG.
Hannibal*†..... Marion	F. W. NEEPER.
Hardin*†..... Ray	J. T. Allbritain.
Harris*†..... Sullivan	C. B. Harris.
▲Harrisonville*†..... Cass	A. A. WHITSITT.
▲Hartville*..... Wright	J. W. Jackson.
Harwood*†..... Vernon	See Nevada.
Hayti*..... Pemiscot	J. E. Duncan.
▲Hermann*†...Gasconade	AUGUST MEYER.
▲Hermitage*..... Hickory	Wm. L. Pitts.
Higbee*†..... Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†..... Jefferson	J. J. Williams.
Holden*†..... Johnson	J. P. Orr.
Holt*†..... Clay	D. L. Wilhoit.
Hopkins*†..... Nodaway	S. E. Browne.
▲Houston*..... Texas	LAMAR & LAMAR.
Houstonia*†..... Pettis	See Sedalia.
Humansville*†..... Polk	O. J. McLane.
Hume*†..... Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.

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Town and County.	Name.
Hunnewell*† ..... Shelby	See Shelbina.
▲Huntsville*† .. Randolph	JOHN N. HAMILTON.
Hurdland*† ..... Knox	See Edina.
Iberia* ..... Miller	See Dixon.
▲Independence*† Jackson	ALBERT M. OTT.
▲Ironton*† ..... Iron	William R. Edgar.
▲Jackson*† Cape Girard'u	W. H. Miller.
Jameson*† ..... Daviess	See Gallatin
Jamesport*† ..... Daviess	SAM W. BUZARD.
Jamestown*† ... Monteau	See California.
Jasper*† ..... Jasper	F. M. BROWN.
¶▲Jefferson City*† ... Cole	See Stockton.
Jerico* ..... Cedar	Johnson & Drunert.
Jonesburg*† Montg'mery	JAMES P. MEAD.
Joplin*† ..... Jasper	Charles Hiller.
▲Kahoka*† ..... Clark	ASHLEY, GILBERT & DUNN,
Kansas City*† ... Jackson	Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N. Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*† ..... Clay	See Liberty.
▲Kennett*† ..... Dunklin	C. P. Hawkin.
▲Keytesville*† .. Chariton	O. F. SMITH.
Kidder*† ..... Caldwell	See Kingston.
King City*† ..... Gentry	J. W. Sullinger.
▲Kingston*● ..... Caldwell	C. S. McLaughlin.
Kingsville*† .... Johnson	See Warrensburgh.
▲Kirksville*† ..... Adair	RIEGER & RIEGER.
Kirkwood*† .... St. Louis	O G. MUDD.
Knobnoster*† .... Johnson	S. G. Kelley.
Knox City*† ..... Knox	See Edina.
La Belle*† ..... Lewis	E. A. Dowell.
Laclede*† ..... Linn	O. F. Libby.
Laddonia*† ..... Audrain	E. C. Kennan.
La Grange*† ..... Lewis	George R. Davis.
▲Lamar*† ..... Barton	COLE & BURNETT.
Lamonte*† ..... Pettis	See Sedalia.
▲Lancaster*† ..... Schuyler	N. M. Shelton.
La Plata*† ..... Macon	Joseph Park.
Laredo*† ..... Grundy	See Trenton.
Lathrop*† ..... Clinton	See Plattsburg.
Latour*† ..... Johnson	See East Lynne.
Lawson*† ..... Ray	See Richmond.
▲Lebanon*† ..... Laclede	J. P. NIXON.
Lee's Summit*† Jackson	T. J. Hackler.
Leeton*† ..... Johnson	See Warrensburg.
Lemonville*† ..... Putnam	See Unionville.
Lewistown*† ..... Lewis	R. J. McNally.
▲Lexington*† ... Lafayette	ALEXANDER GRAVES.
Liberal*† ..... Barton	Grant Comfort.
▲Liberty*† ..... Clay	MARTIN E. LAWSON.

Town and County.	Name.
Licking* ..... Texas	W. H. Craven.
Lincoln*† ..... Benton	See Warsaw.
▲Linn*† ..... Osage	Ryors & Vorhall.
▲Linn Creek* ..... Camden	S. C. Roach.
▲Linneus*† ..... Linn	George B. Milburne, Jr.
Lock Spring*† ... Daviess	See Gallatin.
Lockwood*† ..... Dade	A. J. Young.
Louisiana*† ..... Pike	JAMES W. REYNOLDS
Lowry City*† ..... St. Clair	See Osceola.
Lucerne*† ..... Putnam	T. B. Davis.
Ludlow*† ..... Livingston	See Chillicothe.
Luray*† ..... Clark	See Kahoka.
Lutesville*† .... Bollinger	See Marblehill.
▲Macon*† ..... Macon	JOHN A. WHITE.
Madison*† ..... Monroe	George W. Ferrell.
Maitland*† ..... Holt	R. B. Bridgeman.
Malden*† ..... Dunklin	John T. McKay.
Malta Bend*† ..... Saline	See Marshall.
Mansfield*† ..... Wright	L. D. Marr.
▲Marblehill*† ..... Bollinger	W. K. Chandler.
Marceline*† ..... Linn	Harry K. & H. J. West.
Marionville*† . Lawrence	C. C. Matlock.
▲Marshall*† ..... Saline	T. H. HARVEY.
▲Marshfield*† .... Webster	HARRY FYAN.
Martinsburg*† .. Audrain	See Mexico.
▲Maryville*† .... Nodaway	C. A. ANTHONY.
▲Maysville*† ..... DeKalb	Frank Costello.
Mayview*† ..... Lafayette	See Higginsville.
McFall*† ..... Gentry	C. S. Lockwood.
Meadville*† ..... Linn	E. D. Harvey.
▲Memphis*† ..... Scotland	N. M. PETTINGILL.
Mendon*† ..... Chariton	See Keytesville.
Mendota*† ..... Putnam	See Unionville.
Mercer*† ..... Mercer	See Lineville, Iowa.
Merwin*† ..... Bates	See Butler.
▲Mexico*† ..... Audrain	GEORGE ROBERTSON.
Miami* ..... Saline	John A. Dunlap.
Middletown* Montgomery	S. W. & C. I. Ray.
▲Milan*† ..... Sullivan	JOHN M. CAMPBELL.
Missouri City*† ..... Clay	L. G. Hopkins.
Moberly*† ..... Randolph	WILLARD P. CAVE.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T BURGESS.
Monroe City*† .. Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	J. E. Thompson.
Montrose*† ..... Henry	N. B. Conrad.
Morley*† ..... Scott	R. A. Kingsbury.
Morrisville* ..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah* .... Harrison	See Bethany.
▲Mt. Vernon*† . Lawrence	Henry Brumback.
Nelson*† ..... Saline	Wm. D. Bush.
▲Neosho*† ..... Newton	GEORGE HUBBERT.
▲Nevada*† ..... Vernon	R. D. COOK.
Newark* ..... Knox	See Edina.
New Cambria*† .. Macon	BERT D. NARTONI.
New Florence*† . Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*† .. Franklin	See Washington.
▲New London*† ..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad	ROBERT RUTLEDGE.
Newtown*† ..... Sullivan	See Trenton.
Niangua*† ..... Webster	See Marshfield.
Norborne*† ..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*† .... Jackson	See Blue Springs.
Odessa*† ..... Lafayette	N. M. Houx.
Olean*† ..... Miller	See Tuscumbia.
▲Oregon* ..... Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Webb City.
Orrick*† ..... Ray	See Richmond.
Osborn*† ..... DeKalb	P. M. Hatch.
▲Osceola*† ..... St. Clair	Mann & Daniel.
Osgood*† ..... Sullivan	See Milan.
Otterville*† ..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG.
Pacific*† ..... Franklin	See Washington.
▲Palmyra*† ..... Marion	W. M. BOULWARE.
▲Paris*† ..... Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*† ..... Nodaway	See Sheridan.
Pattonsburg*† .. Daviess	T. A. Gaines.
Paxe ..... Lawrence	See Mt. Vernon.
Perry*† ..... Ralls	See Hannibal.
▲Perryville*† ..... Perry	EDWARD ROBB.
Piedmont*† ..... Wayne	DURHAM & DAVIS.
Pierce City*† .. Lawrence	F. C. Johnston.
Pilotgrove*† ..... Cooper	See Boonville.
▲Pineville* ..... McDonald	J. A. Sturges.
▲Plate City*† ..... Platte	N. B. Anderson.
▲Plattsburg*† ..... Clinton	E. C. HALL.
Pleasant Hill*† ..... Cass	GEORGE W. BRUCE.
Polo*† ..... Caldwell	F. B. Klepper.
▲Poplarbluff*† ..... Butler	S. M. CHAPMAN.
Portland*† ..... Callaway	See Fulton.
▲Potosi*† ..... Washington	E. M. Dearing.
Powersville*† ... Putnam	E. C. Wickless.
▲Princeton*† ..... Mercer	IRA B. HYDE & SON.

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Town and County.	Name.
Purdin*†.....Linn	See Laclede.
Puxico*†.....Stoddard	See Bloomfield.
Queen City*†...Schuyler	W. M. Saxbury.
Quitman*†.....Nodaway	A. Collins.
Ravanna*.....Mercer	See Princeton.
Ravenwood*†..Nodaway	See Sheridan.
Raymore*†..... Cass	See Harrisonville.
Rea*†.....Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland*†Montgomery	See Hermon.
Rich Hill*†.....Bates	TEMPLETON & HALES.
Richland*†.....Pulaski	S. J. Manes.
▲Richmond*†..... Ray	C. T. GARNER.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*†..... Boone	See Boonville.
▲Rockport*†.... Atchison	Hunt & Bailey.
Rockville*†.....Bates	W. E. Heyle.
Rogersville*†... Webster	See Marshfield.
▲Rolla*†.....Phelps	T. M. JONES.
Rosendale*†.... Andrew	See Savannah.
Rothville*†.....Chariton	See Keytesville.
Russellville*†..... Cole	See Jefferson City.
Rutledge*†.....Scotland	See Memphis.
▲Salem*†..... Dent	L. Judson.
Salisbury*†..... Chariton	W. S. STOCKWELL.
Sarcoxie*†.....Jasper	D. M. Roper.
▲Savannah*†..... Andrew	WILLIS G. HINE.
Schell City*†.....Vernon	See Nevada.
▲Sedalia*†.....Pettis	C. C. KELLY.
Seneca*†.....Newton	R. J. Balch.
Seymour*†..... Webster	A. H. Davis.
Shelbina*†..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*†..... Vernon	J. P. Jones & Son.
Sheridan*†.....Worth	See Grant City.
Sikeston*†.....Scott	J. W. Moore.
Silex*†.....Lincoln	See Troy.
Skidmore*†....Nodaway	W. M. Howden.
Slater*†.....Saline	C. P. STARTS.
Smithton*†.....Pettis	See Sedalia.
Smithville*†.....Clay	Z. S. Collins.
So. St. Joseph†..Buchanan	See St. Joseph.
So.-West City*..McDonald	See Pineville.
Sparta*†.....Christian	See Ozark.
Spickard*†.....Grundy	J. A. Denslow.
▲Springfield*†*†.... Greene	WHITE & McCAMMON.
Stanberry*†..... Gentry	C. A. RATCLIFFE.
▲Steelville*†.... Crawford	A. H. Harrison.
▲Ste. Genevieve*†S.Genev.	E. A. ROZIER.
Stewardsville*†.De Kalb	B. F. Clark.
▲St. Charles*†. St. Charles	R. C. HAENSSLER.
St. James*†.....Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	JOHNSON RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*†.....St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to American Exch. Bank.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stotts City*....Lawrence	D. B. Jones.
Stoutsville*†.....Monroe	See Paris.
Sturgeon*†.....Boone	Thomas C. Carter.
Sullivan*†.....Franklin	Charles E. Farrar.
Sumner*†.....Chariton	See Keytesville.
Sweet Springs*†...Saline	ROBERT FULKERSON.
Tarkio*†..... Atchison	L. G. POPE.
Thayer*†.....Oregon	S. M. Meeks.
Tina*†..... Carroll	George D. Williams.
Tipton*†.....Moniteau	W. F. Quigley.
▲Trenton*†..... Grundy	HUGH C. SMITH.
Triplett*†.....Chariton	See Keytesville.
▲Troy*†.....Lincoln	R. S. Sutton.
Turney*†.....Clinton	See Plattsburg.
▲Tuscumbia*†..... Miller	L. N. Musser.
▲Union*†.....Franklin	Charles F. Gallenkamp.
Union Star*†.....De Kalb	Henry Boone.
▲Unionville*†..... Putnam	D. F. CALFEE.
Urich*†.....Henry	J. A. Overbey.
▲Vanburen*†.....Carter	Daniel Huett.
Vandalia*†.....Audrain	W. W. Botts.
Verona*†.....Lawrence	See Monett.
▲Versailles*†.....Morgan	WM. FORMAN.
▲Vienna*.....Maries	John W. Terrill.
Walker*†..... Vernon	See Nevada.
Walnut Grove*†.Greene	W. H. Davis.
▲Warrensburg*†.Johnson	EWING COCKRELL.
▲Warrenton*†.... Warren	Peers & Morsey.
▲Warsaw*†..... Benton	H. P. Lay.
Washington*†..Franklin	Jesse H. Schaper.
Watson*†.....Atchison	See Rock Port.
Waverly*†.....Lafayette	E. M. Edwards.
Wayland*†.....Clark	See Kahoka.
▲Waynesville*.....Pulaski	W. H. Locker.
Weatherby*†....DeKalb	See Maysville.
Weaubleau*.....Hickory	Theodore Ruett.
Webb City*†.....Jasper	REDDING & OWEN.
Wellington*†..Lafayette	See Lexington.
Wellaville*..Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*†....Atchison	J. W. Peck.
Weston*.....Platte	Charles H. Hillix.
▲West Plains*†....Howell	OLDEN & ORR.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*†..Livingston	See Chillicothe.
Willow Springs*†Howell	A. MULLINIX.
Windsor*†.....Henry	James P. Allen.
Winfield*†.....Lincoln	W. H. Jackson.
Winigan*.....Sullivan	See Greencastle.
Winston*†.....Daviess	See Gallatin.
Wyaconda*†.....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*†.....Cascade	Camden Bretz.
▲Bigtimber*†Sweet Grass	A. G. Hatch
▲Billings*†...Yellowstone	W. M. JOHNSTON.
▲Boulder*†.....Jefferson	George F. Cowan.
▲Bozeman*†.....Gallatin	LUCE & LUCE.
Bridger.....Carbon	See Red Lodge.
▲Butte*†.....Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau*..... Teton	J. G. Blair.
Columbia Falls*†Flath'd	R. L. Oliver.
Deerlodge..*†Deerlodge	Edward Scharnikow.
▲Dillon*†....Beaver Head	JOHN G. WILLIS.
Forsyth*†.....Custer	See Miles City.
▲Fort Benton*†...Choteau	B. L. Powers.
▲Glasgow*†.....Valley	J. J. Kerr.
Glendale*...Beaver Head	See Dillon.
▲Glendive*†.....Dawson	Thomas C. Holmes.
▲Great falls*†..Cascade	SAM'L STEPHENSON.
▲Hamilton*†.....Ravalli	Charles M. Crutchfield.
¶▲Helena*†‖....Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*†.....Flathead	Sanford & Grubb.
▲Lewistown*†.....Fergus	W. M. Blackford.
▲Livingston*.....Park	A. P. STARK.
▲Miles City*†.....Custer	J. H. JOHNSTON.
▲Missoula*†.....Missoula	THOMAS G. MARSHALL.
Neihart*†.....Cascade	Richard Bennett.
▲Phillipsburg*†...Granite	W. E. MOORE.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*†.....Carbon	George W. Pierson.
Sandcoulee*†....Cascade	See Great Falls.
Stevensville*†....Ravalli	GEORGE T. BAGGS.
Stockette.....Cascade	See Great Falls.
▲Townsend*†.Broadwater	F. X. DOLENTY.
Twin Bridges*s..Madison	See Virginia City.
▲Virginia City*†..Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*†.....Dawson	See Glendive.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ‖ Express Office. † Telegraph Station. ¶ State Capital.

NEBRASKA.

Town and County.	Name.
Adams*•† ..... Gage	See Beatrice.
▲Ainsworth*•† ..... Brown	P. D. McANDREW.
▲Albion*•† ..... Boone	J. A. Price.
Alexandria*•† ..... Thayer	See Hebron.
Allen*•† ..... Dixon	See Randolph.
Alliance*•† ..... Boxbutte	Wm. Mitchell.
▲Alma*•† ..... Harlan	THOMAS L. PORTER.
Ansley*•† ..... Custer	Judson C. Porter.
Arapahoe*•† ..... Furnas	J. H. Mooney.
Arcadia*•† ..... Valley	John Wall.
Arlington*•†. Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† ..... Sherman	See Loup City.
Atkinson*•† ..... Holt	A. Searly.
▲Auburn*•† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*•† ..... Hamilton	FRANK COYKENDALL.
Avoca*•† ..... Cass	C. E. Tefft.
Axtell*•† ..... Kearney	See Minden.
Bancroft*•† ..... Cuming	H. L. Keefe.
Barnston*•† ..... Gage	See Blue Springs.
▲Bartlett*..... Wheeler	Bishop & Anderson.
Bartley*•† ..... Redwillow	See McCook.
▲Bassett*•† ..... Rock	J. A. Douglas.
Battlecreek*•†... Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills*..... Knox	See Creighton.
▲Beatrice*•† ..... Gage	HAZLETT & JACK.
▲Beaver City*•† .... Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	Horney & Evans.
Beemer*•† ..... Cuming	See West Point.
Belden*•† ..... Cedar	See Randolph.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† ..... Thayer	See Hebron.
Benedict*•† ..... York	See York.
▲Benkelman*•† ..... Dundy	James & Eberhart.
Bennett*•† ..... Lancaster	W. A. Hartley.
Bennington*•† .... Douglas	H. B. Waldron.
Berlin*•† ..... Otoe	See Nebraska City.
Bertrand*•† ..... Phelps	R. J. Ahara.
Bigspring*•† ..... Deuel	See Ogallala.
▲Blair*•† ..... Washington	WALTON & MUMMERT.
Bloomfield*•† ..... Knox	W. De Funk.
▲Bloomington*•†. Franklin	A. H. Byrum.
Blue Hill*•† ..... Webster	R. A. SIMPSON.
Bluesprings*•† ..... Gage	C. S. Otis.
Boelus*•† ..... Howard	S. A. Robinson.
Bradshaw*•† ..... York	John A. Brumsey.
Brainard*•† ..... Butler	A. K. Smith.
▲Brewster*..... Blaine	E. H Riggs.
Brock*•† ..... Nemaha	See Auburn.
▲Broken Bow*•† .... Custer	J. R. DEAN.
Bromfield*•† ..... Hamilton	William Glover.
Bruning*•† ..... Thayer	See Hebron.
Bruno*•† ..... Butler	See David City.
Burchard*•† ..... Pawnee	Henry Matters.
Burr*•† ..... Otoe	See Douglas.
▲Burwell*•† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*•† ..... Custer	R. E. Brega.
Cambridge*•† ..... Furnas	S. O. Simonds.
Campbell*•† ..... Franklin	Sheppard & Black.
Carleton*•† ..... Thayer	V. O. Rewick.
Carroll*•† ..... Wayne	See Wayne.
Cedarbluffs*•†.. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*•†... Merrick	P. S. HEATON.
Ceresco*•† ..... Saunders	See Wahoo.
▲Chadron*•† ..... Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D Hamilton.
Chester*•† ..... Thayer	See Hebron.
Clarks*•† ..... Merrick	See Central City.
Clarkson*•†..... Colfax	See Leigh.
Clatonia*•† ..... Gage	See Cortland.
▲Clay Center*•† ..... Clay	AMBROSE C. EPPERSON.
Cody*•† ..... Cherry	See Valentine.
Coleridge*•† ..... Cedar	See Randolph.
Colon*•† ..... Saunders	See Wahoo.
▲Columbus*•† ..... Platte	McALLISTER & CORNELIUS.
Concord*•† ..... Dixon	See Ponca.
Cook*•† ..... Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•† ..... Gage	F. A. Burling.
Cozad*•† ..... Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•† ..... Burt	See Tekamah.
Crawford*•† ..... Dawes	W. H. Fanning.
Creighton*•† ..... Knox	O. W. Rice.
Creston*•† ..... Platte	J. T. Morris.
Crete*•† ..... Saline	FAYETTE I. FOSS.
Culbertson*•† .Hitchcock	L. H. Blackledge.
Curtis*•† ..... Frontier	W. H. Latham.
Dakota*•† ..... Dakota	F. A WOOD.
Danbury*•† .. Redwillow	See Indianola.
Dannebrog*•† .... Howard	Rasmus Hannibal.
Davenport*•† ..... Thayer	M. S. Gray.
▲David City*•† ..... Butler	HASTINGS & HALL.
Dawson*•† ... Richardson	See Falls City.
Daykin*•† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	G. W. Ross.
Doniphan*•† ..... Hall	See Grand Island.
Dorchester*•† ..... Saline	See Crete.
Douglas*•† ..... Otoe	Charles H. Marshall.
Dubois*•† ..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	B. S. Littlefield.
Eagle*•† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*•† ..... Antelope	See Oakdale.
Elk Creek*•† .... Johnson	See Tecumseh.
Elkhorn*•† ..... Douglas	See Waterloo.
Elm Creek*•† ..... Buffalo	See Kearney.
Elmwood*•† ..... Cass	W. D. Dermie.
Elsie*•† ..... Perkins	M. L. Mead.
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Curtis.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	J. L. Epperson & Son.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•†..Richardson	J. R. WILHITE.
Farnam*•† ..... Dawson	See Elwood.
▲Filley*•† ..... Gage	See Crab Orchard.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	H. Whitmore.
▲Fremont*•† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*•† ..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	W. F. Critchfield.
▲Gandy*..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN.
Genoa*•† ..... Nance	M. V. Moudy.
▲Gering*..... Scott's Bluff	M. J. Huffman.
Germantown*•† ..Seward	See Seward.
Gibbon*•† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*•† ..... Clay	See Fairfield.
Gordon*•† ..... Sheridan	S. H. Ladd.
Gothenburg*•† ... Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•† ..... Hall	R. R. HORTH.
▲Grant*•† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*•† ..... Cass	See Ashland.
Gresham*•† ..... York	See York.
Gretna*•† ..... Sarpy	See Papillion.
Guiderock*•† ..... Webster	See Red Cloud.
Haigler*•† ..... Dundy	See Belkelman.
Hallam*•† ..... Lancaster	See Lincoln.
Hampton*•† .... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Superior.
▲Harrisburg*..... Banner	W. R Hampton.
▲Harrison*•† ..... Sioux	G. Guthrie.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•† ..... Clay	L. G. Hurd.
▲Hastings*•† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center*..... Hayes	A. G. Ready.
Hay Springs*•†.. Sheridan	D. T. Taylor
▲Hebron*•† ..... Thayer	J. T. McCUISTION.
▲Hemingford*•† Boxbutte	W. M. Iodence.
Henderson*•† ..... York	See York.
Herman*•† ... Washington	See Blair.
Hickman*•† ..... Lancaster	W. B. Morrison.
Hildreth*•† ..... Franklin	See Holdrege.
▲Holdrege*•† ..... Phelps	ROBERT ST. CLAIR.
Holstein*•† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*•† ..... Dodge	See Fremont.
Howe*•† ..... Nemaha	See Auburn.
Howell*•† ..... Colfax	See Leigh.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•†. Richardson	E. A. TUCKER.
Humphrey*•† ..... Platte	R. P. Drake.
▲Hyannis*•† ..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	S. S. Bishop.
Indianola*•† .. Redwillow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•† ..... Dakota	Ed. T. Kearney.
Jansen*•† ..... Jefferson	See Fairbury.
Johnson*•† ..... Nemaha	I. H. Clagett.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•† ..... Adams	S. L. Brass.
Kearney*•† ..... Buffalo	WARREN PRATT.
Kenesaw*•† ..... Adams	S. H. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
Kennard*†..Washington	See Blair.
▲Kimball*†.....Kimball	J. J. Kinney.
Laurel*†.....Cedar	F. P. Voter.
Lawrence*†.....Nuckolls	See Nelson.
Lebanon*†..Redwillow	See Indianola.
Leigh*†.....Colfax	W. H. Carleton.
▲Lexington*†.....Dawson	E. A. COOK.
Liberty*†.....Gage	See Beatrice.
¶▲Lincoln*†....Lancaster	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*†.....Platte	Edw. A. Brodboll.
Linwood*†.....Butler	See David City.
Litchfield*† ....Sherman	See Loup.
Lodgepole*†...Cheyenne	See Sidney.
Longpine*† .....Brown	J. S. Davisson.
Loomis*†.....Phelps	Thomas L. Doherty.
Louisville*†.....Cass	See Plattsmouth.
▲Loup*†..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	Milo Warren.
Lyons*†.....Burt	Fremont Everett.
▲Madison*†.....Madison	WILLIS E. REED.
Madrid*†.....Perkins	See Grant.
Malmo*†.....Saunders	See Wahoo.
Marquette*†...Hamilton	See Aurora.
Mason City*•.....Custer	See Ansley.
Maywood*†.....Frontier	See Stockville.
▲McCook*†....Redwillow	C. E ELDRED
McCool Junction*†York	See York.
Mead*†..... Saunders	See Wahoo.
MeadowGrove*†Madison	See Norfolk.
Merna*†..... Custer	See Broken Bow.
Milford*†.....Seward	T. A. Healey.
Millard*†..... Douglas	J. O. Detweiler.
Miller*†.....Buffalo	O. F. Hamilton.
Milligan*†.....Fillmore	See Geneva.
▲Minden*†.....Kearney	L. W. HAGUE.
Monroe*.....Platte	See Columbus.
Morsebluff*†...Saunders	See Wahoo.
▲Mullen*†.....Hooker	See Thedford.
Murdock*†.....Cass	H. R. Neitzel.
Murray*†.....Cass	See Plattsmouth.
▲Nebraska City*†....Otoe	WILLIAM HAYWARD.
Nehawka*†.....Cass	See Weeping Water.
▲Neligh*†.....Antelope	Charles H. Kelsey.
▲Nelson*†.....Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Auburn.
New Castle*†.....Dixon	See Ponca.
Newman Grove*† Madi'n	C. A. Randall.
Newport*†.....Rock	See Bassett.
▲Niobrara* .....Knox	S. DRAPER.
Norden*.....Keyapaha	M. P. Meholm.
Norfolk*†.....Madison	DANIEL J. KOENIGSTEIN.
Northbend*†.....Dodge	Ernest Kern.
▲North Platte*†.. Lincoln	HILLIARD S. RIDGELY.
Oak*†..... Nuckolls	See Nelson.
Oakdale*†..... Antelope	M. B. Putney.
Oakland*†.....Burt	W. D. Smith.
Odell*†.....Gage	See Blue Springs.
▲Ogallala*†.....Keith	Albert Muldoon.
Ohiowa*†..... Fillmore	C. A. Fowler.
▲Omaha*†.....Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	McGILTON & HERRING, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*†..... Holt	M. F. HARRINGTON.
Ong*†..... Clay	S. W. Christy.
Orchard*†.....Antelope	See O'Neill.
▲Ord*†.....Valley	H. E. OLESON.
Orleans*†.....Harlan	Beresford & Simpson.
▲Osceola*†.....Polk	M. A. Mills.
Osmond*†.....Pierce	Wm. H. Chappell.
Overton*†.....Dawson	See Lexington.
Oxford*†..... Furnas	J. H. Sherwood.
Page*†..... Holt	See O'Neill.
Palisade*†.... Hitchcock	See Hayes Center.
Palmer*†..... Merrick	See Central City.
Palmyra*†..... Otoe	Charles A. Sweet.
Panama*†.....Lancaster	John T. Marshall.
▲Papillion*†.....Sarpy	James Hassett.
▲Pawnee City*†.... Pawnee	G. E. BECKER.
▲Pender*†.....Thurston	G. T. Graves.
Peru*†..... Nemaha	See Auburn.
Petersburg*†..... Boone	O. F. Plum.
Phillips*†..... Hamilton	See Aurora.
▲Pierce*†.....Pierce	Douglas Cones.
Pilger*†.....Stanton	See Stanton.
Plainview*†.....Pierce	L. H. SEABURY.
Platte Center*†.....Platte	George N. Hopkins.
▲Plattsmouth*†..... Cass	BYRON CLARK.
Pleasanton*†..... Buffalo	See Kearney.
Plymouth*†....Jefferson	See Fairbury.
▲Ponca*†..... Dixon	J. J. McCarthy.
Prague*†.....Saunders	See Wahoo.
Ragan*†..... Harlan	See Alma.
Randolph*†.....Cedar	G. W. Wiltsie.
Ravenna*†.....Buffalo	J. E. Mellets.
▲Red Cloud*†....Webster	E. W. OVERMAN.
Republican City*•†Harlan	N. J. Ludi.
Reynolds*†.....Jefferson	See Fairbury.
Rising City*..... Butler	See David City.
Riverton*† .... Franklin	See Red Cloud.
Rogers*†.....Colfax	See Schuyler.
Rulo*†.....Richardson	George D. Kirk.
Rushville*†.....Sheridan	C. Patterson.
Salem*†.....Richardson	J. A. Sheffer.
Sargent*..... Custer	E. P. Savage.
Saronville*†..... Clay	See Sutton.
▲Schuyler*†..... Colfax	C. J. PHELPS.
Scribner*†..... Dodge	Henry M. Kidder.
▲Seward*†.....Seward	J. J. THOMAS.
Shelby*†..... Polk	See Osceola.
Shelton*†..... Buffalo	J. F. Walker.
Shickley*†..... Fillmore	C. W. Price & Co.
Shubert*†....Richardson	See Falls City.
▲Sidney*†..... Cheyenne	LEROY MARTIN.
Silver Creek*†...Merrick	See Central City.
Smithfield*†.....Gosper	See Elwood.
Snyder*†..... Dodge	See Fremont.
South Bend*†..... Cass	See Greenwood.
South Omaha*†.Douglas	See Omaha.
Spencer* ..... Boyd	Sanford Parker.
Springfield*†.....Sarpy	See Papillion.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*†..... Harlan	See Orleans.
▲Stanton*†.....Stanton	A. A. KEARNEY.
Staplehurst*†.... Seward	See Seward.
St. Edward*†.....Boone	J. E. Wilson.
▲St. Paul*†..... Howard	B. D. HAYWARD.
Steinauer*†.....Pawnee	See Pawnee City.
Stella*†.....Richardson	See Falls City.
Sterling*†.....Johnson	E. R. Hitchcock.
▲Stockville*..... Frontier	L. H. Cheney.
Strang*†..... Fillmore	G. D. Mathewson.
Stratton*†.... Hitchcock	C. W. Shurtleff.
Stromsburg*†..... Polk	E. E. Stanton.
Stuart*†..... Holt	J. A. Rice.
Sumner*†..... Dawson	See Lexington.
Superior*†.....Nuckolls	C. E. Adams.
Surprise*†.....Butler	See David City.
Sutherland*†.... Lincoln	See North Platte
Sutton*†..... Clay	E. E. Hairgrove.
Swanton*†..... Saline	See Wilber.
Syracuse*†..... Otoe	F. E. Brown.
Tablerock*†.....Pawnee	See Pawnee City.
Talmage*†..... Otoe	D. W. Livingston.
▲Taylor*..... Loup	C. I. Bragg.
▲Tecumseh*†.... Johnson	S. P. DAVIDSON.
▲Tekamah*†..... Burt	A. N. Corbin, Jr.
Thayer*†..... York	See York.
▲Thedford*†.....Thomas	John H. Evans.
Tilden*†.....Madison	F. L. Putney.
Tobias*†..... Saline	See Fairbury.
▲Trenton*†.... Hitchcock	W. O. Robinson.
▲Tryon..... McPherson	See North Platte.
Ulysses*†.....Butler	C. M. Skiles.
Unadilla*†..... Otoe	See Syracuse.
Union*†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*†..... Franklin	See Holdrege.
Utica*†.....Seward	H. M. Coleman.
▲Valentine*†..... Cherry	F. M. Walcott.
Valley*†..... Douglas	See Omaha.
Valparaiso*†... Saunders	See Wahoo.
Verdigris* .....Knox	See Niobrara.
Verdon*†.... Richardson	See Falls City.
Vesta*†..... Johnson	See Tecumseh.
Waco*†..... York	See York.
▲Wahoo*†..... Saunders	M. NEWMAN.
Wakefield*†..... Dixon	J. H. Brown.
Wallace*†..... Lincoln	See Grant.
Wauneta*†..... Chase	See Imperial.
Wausa*†..... Knox	H. M. McLeod.
Waverly*†.....Lancaster	See Lincoln.
▲Wayne*†..... Wayne	FRANK M. NORTHROP.
Weeping Water*†... Cass	A. L. Timblin.
Western*†..... Saline	See Wilber.
Weston*†..... Saunders	See Wahoo.
▲West Point*†....Cuming	T. M. MOODIE.
▲Wilber*†..... Saline	J. H. Grimm.
Wilcox*†..... Kearney	E. C. Dalley.
Wilsonville*†.....Furnas	See Beaver City.
Winside*†..... Wayne	H. E. Simons.
Wisner*†..... Cuming	Oliver Oleson.
Woodlake*†..... Cherry	See Valentine.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Wood River*†.....Hall	O M. Quackenbush.
Wymore*†.....Gage	A. D. McCandless.
▲York*† .....York	CHARLES F. STROMAN.
Yutan*†..... Saunders	See Wahoo.

NEVADA.

▲Austin*†.....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*†..... Lyon	John Lothrop.
▲Elko*†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*†.....Eureka	P. Breen.
Gardnerville*s...Douglas	See Genoa.
▲Genoa*s..... Douglas	D. W. Virgin.
▲Hawthorne*†. Esmeralda	George S. Green.
▲Pioche*†.....Lincoln	George S. Sawyer.
▲Reno*†.....Washoe	S. SUMMERFIELD.
" "	OSCAR J. SMITH.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*†.... Storey	W. E. F. DEAL.
Wadsworth*†....Washoe	See Reno.
▲Winnemucca*† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*†.....Belknap	See Laconia.
Andover*†.... Merrimack	Barron Shirley.
Ashland*†..... Grafton	James L. Wilson.
Berlin*†.....Coos	CHAMBERLIN & RICH.
Bristol*†.....Grafton	Dearborn & Chase.
Canaan*†.....Grafton	Geo. W. Murray.
Charlestown*†.. Sullivan	See Claremont.
Claremont*†.....Sullivan	COLBY & SON.
▲Colebrook*†..... Coos	T. F. Johnson.
¶▲Concord*†..Merrimack	MATTHEWS & SAWYER.
Conway*†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*†..Cheshire	See Peterboro.
Epping*†... Rockingham	W. H. Drury.
▲Exeter*†.... Rockingham	EASTMAN & HOLLIS.
Farmington*†..Strafford	Samuel S. Parker.
Fitzwilliam*s....Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*†... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*†.... Hillsboro	Samuel Upton.
Gorham*†.....Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*†.. Hillsboro	Herbert J. Taft.
Hanover*†.....Grafton	George H. Hitchcock.
▲Haverhill*†.....Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*† Hill'r	Samuel W. Holman.
Hinsdale*†.....Cheshire	E. J. Temple.
▲Keene*†..... Cheshire	BATCHELDER & FAULKNER.
▲Laconia*†..... Belknap	STONE & SHANNON.
Lakeport*†.....Belknap	Hibbard & Hibbard.
▲Lancaster*†.....Coos	Drew, Jordan & Buckley.
▲Lebanon*†..... Grafton	C. A. DOLE.
Lisbon*†.....Grafton	George F. Morris.
Littleton*†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*†..Hillsboro	CYRUS H. LITTLE.
Meridith*†..... Belknap	Bertram & Blaisdell.
Milford*†..... Hillsboro	E. I. Kendall.
▲Nashua*†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*† Rockin'm	A. L. Mellows.
▲Newport*†..... Sullivan	A. S. WAIT.
North Conway*† Carroll	See Conway.
Orford*..... Grafton	Paul Long.
▲Ossipee*†..... Carroll	Frank Weeks.
Penacook*† . Merrimack	Willis G. Buxton.
Peterboro*†... Hillsboro	J. F. Brennan.
Pittsfield*†...Merrimack	E. A. Lane.
▲Plymouth*†..... Grafton	Burleigh & Adams.
▲Portsmouth*† Rock'ham	EDWARD H. ADAMS.
Raymond*† Rockingham	John T. Bartlett.
Rochester*† ... Strafford	LESLIE P SNOW.
Salmon Falls*† Strafford	See Dover.
Somersworth*† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*†... Merrimack	Almon F. Burbank.
Tilton*†..... Belknap	W. B. Fellows.
Troy*† ..... Cheshire	See Keene.

Town and County.	Name.
Wakefield*†..... Carroll	Arthur L. Foote.
Walpole*†..... Cheshire	J. G. Bellows.
Whitefield*†..... Coos	C. E. Wright.
Wilton*† ..... Hillsboro	Geo. E. Bales.
Winchester*†.. Cheshire	H. W. Brigham.
Wolfboro*†..... Carroll	SEWELL W. ABBOTT.
Woodsville*†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*† .....Salem	See Salem.
Arlington*†..... Hudson	See Jersey City.
Asbury Park*†Monmo'th	DAVID HARVEY, JR.
Atlantic City*†.Atlantic	THOMPSON & COLE.
Atlantic Highl'ds*† Mon.	See Asbury Park.
Barnegat*†..... Ocean	See Toms River.
Bayonne*† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*†..... Essex	Skinner & Ten Eyck.
Belmar*†.....Monmouth	See Asbury Park.
▲Belvidere*†.....Warren	GEORGE M. SHIPMAN.
Bergen Point*†..Hudson	See Bayonne.
Beverly*†.... Burlington	See Burlington.
Bloomfield*†..... Essex	HARRY E. RICHARDS.
Bloomsbury*† Hunterd'n	J. W. Crevelling.
Boonton*† ..... Morris	J. S. Salmon.
Bordentown*†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*†.Somerset	H. C. Suydam.
▲Bridgeton*† Cumberland	JOSEPH H. POWELL.
Burlington*†.Burlington	HOWARD FLANDERS.
Butler*†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*†..... Camden	HENRY I. BUDD, JR.
Cape May*†....Cape May	J. M. E. Hildreth.
▲Cape May C.H.*†.Cape M	J. M. E. Hildreth.
Carlstadt*† ..... Bergen	See Hackensack.
Cedarville*†Cumberland	B. T. Powell.
Chatham*†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*†.....Hunterdon	See Flemington.
Closter*† ..... Bergen	C. B. Harvey.
Collingswood*s...Camden	See Camden.
Cramer Hill*†.....Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*†..... Union	See Elizabeth.
Deckertown*† ... Sussex	Henry C. Hunt.
Dover*†.....Morris	J. H. NEIGHBOUR.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*† Monmouth	See Long Branch.
Egg Harbor City*†Atlan.	A. Stephany.
▲Elizabeth*†.....Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*†.....Bergen	George R. Dutton.
Farmingdale*† Monm'th	See Freehold.
▲Flemington*†Hunterdon	FLUCK & PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*s ..... Essex	See Newark.
▲Freehold*†.....Monmouth	FRANK P. McDERMOTT.
Frenchtown*†Hunterd'n	L. D. Hagaman.
Glassboro*† . Gloucester	See Woodbury.
Gloucester City*†Camd'n	See Camden.
Guttenburg*†..... Hudson	See Hoboken.
▲Hackensack*† .... Bergen	Wm. M. Johnson.
Hackettstown*†.Warren	J. C. Allen.
Haddonfield*†....Camden	Chas. R. Stevenson.
Hammonton*† ...Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*†....Mercer	R. M. J. SMITH.
Hoboken*†..... Hudson	LEWIS R. McCULLOCH.
Hopewell*†.....Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*†. Middlesex	See New Brunswick.
▲Jersey City*†....Hudson	FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, and Second National Banks.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*†.....Monmouth	B. B. Ogden.
Lakewood*† .....Ocean	T. J. R. Brown.
Lambertville*†.Hunter'n	WALTER F. HAYHURST.
Long Branch*† Monm'th	B. P. MORRIS.
Madison*†..... Morris	C. A. Rathbun.
Manasquan*†.Monmouth	H. H. Wainright.
Matawan*† .. Monmouth	R. W. Dayton.
▲May's Landing*†Atlantic	See Atlantic City.
Medford*† ...Burlington	See Mount Holly.
Merchantville*† Camden	See Camden.
Metuchen*† .. Middlesex	See New Brunswick.
Millburn*†.....Essex	See Orange.
Millville*† .Cumberland	Martin W. Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Montclair*†.....Essex	EDWIN B. GOODELL.
Moorestown*†Burlingt'n	S. K. Robbins.
▲Morristown*† .....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*† ..Hudson	See Jersey City.
▲Newton*† ..... Sussex	Theodore Simonson.
Ocean City*† ..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*† .....Essex	BLAKE & HOWE.
Oxford*†.....Warren	See Belvidere.
Palmyra*† .....Burlington	See Burlington.
Passaic*† ..... Passaic	JOHN T VAN RIPER.
▲Paterson*† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*† ..Gloucester	See Woodbury.
Pemberton*† ..Burlington	See Mt. Holly.
Penn Grove*† ..... Salem	See Salem.
Pennington*† .....Mercer	T. D. Durling.
Perth Amboy*†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*† .. Warren	I. Blair Reiley.
Plainfield*† .....Union	CHARLES A. REED.
Pleasantville*† ..Atlantic	See Atlantic City.
Point Pleasant*† .. Ocean	Thomas Curtis.
Princeton*† ..... Mercer	FERGUS A. DENNIS.
Rahway*† .....Union	LESLIE LUPTON.
Raritan*† .....Somerset	See Somerville.
Redbank*† .. Monmouth	EDMUND WILSON.
Ridgewood*† .....Bergen	Cornelius Doremus.
Riverside*† .. Burlington	See Burlington.
Rockaway*† ..... Morris	John F. Stickle.
Rutherford*† .....Bergen	ADDISON ELY.
▲Salem*† .....Salem	W. T. HILLIARD.
Seabright*† .. Monmouth	See Atlantic Highlands.
Sea Isle City*† .Cape May	Thos. W. Sudlum.
▲Somerville*† ...Somerset	JAMES J. BERGEN.
South Amboy*†Middlesx	See Perth Amboy.
South Orange*† ... Essex	See Orange.
South River*† Middlesex	See New Brunswick.
Summit*† ..... Union	LEROY A. GIBBY.
Swedesboro*†Gloucester	Edgar Shivers.
▲Toms River*† .....Ocean	J. W. Carmichael.
Town of Union†...Hudson	See Hoboken.
¶▲Trenton*†.....Mercer	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*† ..... Ocean	See Toms River.
Union*† ..... Union	See Elizabeth.
Vincentown*† Burlingtn	See Mount Holly.
Vineland*† .Cumberland	HENRY S. ALVORD.
Washington*† ... Warren	William A. Stryker.
Weehawken*† .... Hudson	See Hoboken.
Westfield*† ..... Union	See Elizabeth.
West Hoboken*† Hudson	A. A. Rich.
West New York .Hudson	See Hoboken.
Woodbridge*† Middlesex	See Rahway.
▲Woodbury*† .Gloucester	DAVID O. WATKINS.
Woodstown*† ..... Salem	Enoch S. Fogg.

NEW MEXICO.

Town and County.	Name.
▲Alamogordo*● .....Otero	William A. Hawkins.
▲Albuquerque*†Bernalillo	JOHNSTON & FINICAL.
▲Aztec* ..... San Juan	Robert C. Prewitt.
▲Carlsbad*† ... .Eddy	FREEMAN & CAMERON.
▲Clayton*† .....Union	O. T. Toombs.
Deming*† .....Grant	S. M. Ashenfelter.
East Las Vegas*†.SanMig'l	A. A. Jones.
Eddy .....Eddy	See Carlsbad.
Gallup*† .....Bernalillo	L. L. Henry.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*† .Donna Ana	S. B. Newcomb.
▲LasVegas*† .. San Miguel	W. G. HAYDEN.
▲Lincoln* .....Lincoln	E. W. HULBERT.
▲Los Lunas*† ....Valencia	See Albuquerque.
Magdalena*† .... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*† .....Colfax	CHARLES SPRINGER.
▲Roswell*† .....Chaves	Alexander J. Nisbet.
SanMarcial*† ....Socorro	See Socorro.
¶▲Santa Fe*† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*† .....Grant	BARNES & APPEL.
▲Socorro*† .....Socorro	W. H. WINTER.
Springer*† .....Colfax	H. Seaberg.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
Whiteoaks*.. ....Lincoln	Watson & Lund.

NEW YORK.

Town and County.	Name.
Adams*†..... Jefferson	A. F. & T. F. Saunders.
Addison*†..... Steuben	DELMAR M. DARRIN.
Afton*† ..... Chenango	George A. Haven.
Akron*†..... Erie	Paxon & Paxon.
¶▲Albany*†.....Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*† ..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*†..Cattaraugus	W. C. Overton.
Amenia*† ..... Dutchess	George H. Swift.
Amityville*† ..... Suffolk	S. P. Hildreth.
Amsterdam*†...Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*† .....Allegany	CLAYTON L. EARLEY.
Angelica*† .....Allegany	D. D. Dickinson.
Antwerp*• .... Jefferson	John C. Trolan.
Arcade*† ..... Wyoming	G. A. Barnes.
▲Argyle* .....Washington	John B. Conway.
Attica*† .....Wyoming	O. H. & W. E. Hopkins.
▲Auburn*† .....Cayuga	AMASA J. PARKER.
Aurora*† .....Cayuga	John A. Hudson.
Avoca*† .....Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† .....Suffolk	J. R. Reid.
Bainbridge*†..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*† .....Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† .....Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† .....Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brocton*†...Chautauqua	F. C. Lewis.
Brockport*† .... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† .....Erie	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBB-, 85 Erie County Savings Bank Building Refers to Third National Bank.
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Cambden*† ..... Oneida	P. H. FITZGERALD.
Campbell*† .....Steuben	See Corning.
Canajoharie*† ..Montg'y	H. L. Huston.
▲Cananddaigua*† .Ontario	F. H. HAMLIN.
Canaseraga*† ...Allegany	D. H. Holliday.
Canastota*† .... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† .....Putnam	George E. Anderson.
Carthage*† .....Jefferson	FRANK T. EVANS.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*† ...Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† .....Madison	M. H. Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*† ..Franklin	A. B. Cooney.
Chatham*† .... Columbia	McCLELLAN & DARDESS.
Cherryc'k*† .Chaut'qua	E. M. Curtis.
Cherry Valley*† .Otsego	S. W Barnum.
Chester*† .....Orange	J. E. Mellick.
Chittenango*† ...Madison	Charles Kellogg.
Churchville*† .....Monroe	See Brockport.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cincinnatus*• ... Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.
Cleveland*† ..... Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*†... Schoharie	C. H. Holmes.
Cohocton*† ..... Steuben	S. J. Depew.
Cohoes*† ..... Albany	HENRY A. STRONG.
Cold Spring*† ... Putnam	W. H. Haldane.
Collegepoint*† ... Queens	Wm. Sutter.
▲Cooperstown*†... Otsego	Charles T. Brewer.
Corning*† ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*†. Orange	Daniel E. Pope.
▲Cortland*† ..... Cortland	DOUGHERTY & MILLER.
Coxsackie*† ..... Greene	See Catskill.
Crown Point*† .... Essex	See Port Henry.
Cuba*† ..... Allegany	J. C. Leggett.
Dansville*† .. Livingston	B. G. FOSS.
Dayton*† ... Cattaraugus	N. M. Allen.
▲Delhi*† ..... Delaware	Wagner & Fisher.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E. Scott.
Deruyter*† ..... Madison	W. E. Burdick.
Dobb's Ferry *†Westch'r	Townsend & McClelland.
Dolgeville*† ... Herkimer	Geo. P. Ward.
Dover Plains*†. Dutchess	See Poughkeepsie.
Dundee*† ..... Yates	L. J. WILKIN.
Dunkirk*† .. Chautauqua	SPEARNS & WARNER.
Earlville *†.... Chenango	S. B. Cloyes.
East Aurora *†..... Erie	FRANK R. WHALEY.
E. Bloomfield*† .. Ontario	See Canandaigua.
East Hampton*†. Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† ..... Otsego	U. G. Welch.
▲Elizabethtown*† ... Essex	A. K. Dudley.
Ellenville*† ..... Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*†..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*†..... Madison	See Morrisville.
Fairport*†..... Monroe	See Rochester.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*†. Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† ..... Allegany	R. L. Richardson.
Fishkill*† ..... Dutchess	See Poughkeepsie.
Fishkill onHds'n*†Dutc's	J. F. Schlosser.
Flushing*† ..... Queens	M. D. GOULD.
▲Fonda*†..... Montgomery	J. S. Sitterlerley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*†. Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Wait.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*†... Herkimer	H H. Ingham.
Franklin*†..... Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† ..... Nassau	George Wallace.
Friendship*† ... Allegany	A. L. Elliott.
Fulton*†..... Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*†.. Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*†† ..... Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† .... Otsego	See Cooperstown.
Glencove*† ..... Nassau	E. T. Payne.
Glens Falls*† .... Warren	A. J. CHERITREE.
Gloversville*† .... Fulton	BAKER & BURTON.
▲Goshen*†..... Orange	J W. GOTT.
Gouverneur*†. St. Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .Washington	S. E. Everets.
Greene*† ..... Chenango	M. F. Porter.
Greenport*†..... Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*†..... Tompkins	H. S. Hopkins.
Hamburg*†..... Erie	Fayette Kelly.
Hamilton*†..... Madison	Joseph Mason.
Hammondsport*†. Steu'n	W. S. Drew.
Hancock*†..... Delaware	Frank Taylor.
Hannibal*† ..... Oswego	D. D. Metcalf.
Havana..... Schuyler	See Watkins.
Haverstraw*† . Rockland	THOMAS H. LEE.
Hempstead*• ..... Nassau	A. R. Griffin.
▲Herkimer*†† .... Herkimer	C. E. SNYDER.
Hermitage*.... Wyoming	See Warsaw.
Hobart*†..... Delaware	Edward O'Connor.
Holland*† ..... Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† ..... Orleans	H. O. Jones.
Homer*† ..... Cortland	E. L. Stone.
Honeoye Falls*†. Monroe	C. A. Stuart.
Hoosick Falls*†. Rensse'r	GEO. E. GREENE.
Hornellsville*†.. Steuben	BEARD & ALLEN.
Horseheads*†.. Chemung	D. C. Curtis.
▲Hudson*† ..... Columbia	ISAAC N. COLLIER.
▲Hume* ..... Allegany	E. E. & G. W. Harding.

Town and County.	Name.
Huntington*† ... Suffolk	THOMAS YOUNG.
Ilion*† ..... Herkimer	Thomas & A. D. Richardson.
▲Ithaca*†..... Tompkins	G. B. DAVIS.
▲Jamaica*† ..... Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† ..... Fulton	FRED LINUS CARROLL.
Jordan*† ..... Onondaga	John McLaughlin.
Keeseville*†..... Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*†† ..... Ulster	JOHN G. VAN ETTEN.
Lake Geo Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† ..... Erie	H. B. Van Peyma.
Lansingburg*†. Rensel'r	H. N. GREENE.
Leroy*†† ..... Genesee	W. H. Smith.
Liberty*†..... Sullivan	D S. Hill.
Lima*† ..... Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	RAYMOND D. FULLER.
▲Little Valley*† .Cattar'us	Ernest H. Woodruff.
Livonia*†..... Livingston	Charles Ward.
Locke*†..... Cayuga	See Moravia.
▲Lockport*†† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*†..... Lewis	Fred. C. Schraub.
▲Lyons*†..... Wayne	DWIGHT S CHAMBERLAIN.
Madrid*†.... St. Lawrence	F. J. Merriman.
▲Malone*†† ..... Franklin	GILBERT & WELLS.
Mamaroneck*†Weste'ter	See New Rochelle.
Marathon*†..... Cortland	John H. Miller.
Margaretville*†. Delaware	A. P. Carpenter.
Massena*†... St. Lawrence	H. B. Chase.
Matteawan*† ... Dutchess	S. K. Phillips.
▲Mayville*†... Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*†..... Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†..... Niagara	G. F. Thompson.
Middletown*†.... Orange	DILL & COX.
Milford*• ..... Otsego	J. V. Guernsey.
Millbrook*†... Dutchess	See Poughkeepsie.
Millerton*†..... Dutchess	Collins Sheldon.
Mineola*†..... Nassau	GEORGE B. STODDART.
Mohawk*†..... Herkimer	James B. Rafter.
▲Monticello*†.... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*†..... Cayuga	S. E. Day.
Morris*†..... Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*†.... Madison	H. B. Conan.
Mt. Kisco*† Westchester	See New Rochelle.
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†.. Weste'ter	FRANK A. BENNETT.
Naples*†..... Ontario	Lincoln & Lincoln.
Newark*†† ..... Wayne	M. I. Greenwood.
New Berlin*†. Chenango	O. F. Matteson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
Newburg*†..... Orange	A. H. F. SEEGER.
▲New City*•..... Rockland	See Spring Valley.
New Paltz*†..... Ulster	J. N. Vanderlyn.
Newport*†..... Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	LINCOLN G. BACKUS.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H Rothwell. Cable address, "Carswal."
" ..... "	LOUIS F DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲New York City*† N. Y'k (*Continued.*)	HASTINGS & GLEASON, 263 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.
" ..... "	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*† ..... Broome	See Deposit.
North Collins*†..... Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*†..... Suffolk	C. B. Partridge.
N. Tonawanda*† . Niagara	WARNER & LINDSAY.
Northville*†..... Fulton	Lee S. Anibal.
▲Norwich*† .... Chenango	GEO. W. RAY.
Norwood*†. St. Lawrence	Willis J. Fletcher.
Nunda*†..... Livingston	E. C. Olney.
Nyack*† ..... Rockland	See Haverstraw.
Oakfield*†..... Genesee	B. F. Hawes.
Ogdensburg*†St. L'w'nce	MALBY & LUCEY.
Olean*† ..... Cattaraugus	FRED L. EATON.
Oneida*†..... Madison	H. W. COLEY.
Oneonta*†..... Otsego	George M. Bristol.
▲Oswego*†..... Oswego	COON & BENTLEY.
▲Ovid*†..... Seneca	Benjamin Franklin
▲Owego*†..... Tioga	CLARK & TRUMAN.
Oxford*† ..... Chenango	W. H. Hyde.
Oyster Bay*†..... Nassau	Herbert L. Fordham.
Painted Post*†.. Steuben	See Corning.
Palmyra*†..... Wayne	H. R. DURFEE.
Pariah*†..... Oswego	H. D. Nutting.
Patchogue*†..... Suffolk	Walter H. Jaycox.
Pawling*†..... Dutchess	W. Downing.
Peekskill *† Westchester	LENT & HERRICK.
▲Penn Yan*†..... Yates	JOHN T. KNOX.
Perry*†..... Wyoming	Morris A. Lovejoy.
Phelps*†..... Ontario	Samuel S. Partridge.
Philadelphia*†. Jefferson	J. F. Larue.
Phœnix*†..... Oswego	A. J. BROWN.
Pike* ..... Wyoming	G. S. Van Gorder.
Pine Plains*† .. Dutchess	Frank Eno.
▲Plattsburg*†..... Clinton	RILEY & HEALEY.
Poland*†..... Herkimer	Milton Howe.
Port Chester*†W'tch'ter	JEROME A. PECK.
Port Henry*†..... Essex	Rowe & Pyrke.
Port Jefferson*†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*† .... Orange	WILLIAM H. CRANE.
Potsdam*†. St. Lawrence	A. X. Parker.
▲Poughkeepsie*†Dutchess	CHARLES F. COSSUM.
Prattsburg*● ..... Steuben	James Flaherty.
Pulaski*†..... Oswego	S. C. HUNTINGTON.
Randolph*†. Cattaraugus	Crowley & Terry.
Redcreek*†..... Wayne	C. O. Peterson.
Red Hook*†..... Dutchess	J. W. Elseffer.
Rensselaers... Rensselaer	See Troy.
Rhinebeck*† .... Dutchess	A. Lee Wager.
Richfield Springs*†O'ego	J. D. Reed.

Town and County.	Name.
▲Richmond*† .... Richmond	See New York City.
Richmondville*†.. S'h'rie	E. A. Dox.
Ripley*† .... Chautauqua	See Jamestown.
▲Riverhead*† ..... Suffolk	ERNEST W. TOOKER.
▲Rochester*† ..... Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*† Nas'u	John Lyon.
Rome*†..... Oneida	A. DELOS KNEELAND.
Rondout*† ..... Ulster	JOHN G. VAN ETTEN.
Roslyn*† ..... Nassau	Eastman & Eastman.
Rushford*†..... Allegany	R. B. Lanning.
Sag Harbor*† .... Suffolk	George C. Raynor.
Salamanca*† Catt'raugus	ANSLEY & SPENCER.
Salem*† ..... Washington	Fred Fraser.
Sandycreek*● ..... Oswego	U. Bartlett.
Sandyhill*†.... Wash'ton	D. J. Sullivan.
Saranac Lake*† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*●Sarat'ga	C. S. & C. C. LESTER.
Saugerties*† ..... Ulster	M. F. KENNEY.
Sayville*†..... Suffolk	See Patchogue.
▲Schenectady*† .Sc'n't'dy	EVERETT SMITH.
Schenevus*†..... Otsego	Graham & Baldwin.
▲Schoharie*†.... Schoharie	C. W. Hinman.
Schuylerville*†. Saratoga	W. E. Bennett.
Scio*†..... Allegany	See Wellsville.
Seneca Falls*†.... Seneca	HAMMOND & HAMMOND.
Sherburne*†... Chenango	Charles A. Fuller.
Sherman*† .. Chautauqua	See Jamestown.
Shortsville*† .... Ontario	W. C. Ellis.
Sidney*† ..... Delaware	WILLIAM THORP.
Silver Creek*†. Ch'ta'qua	C. G. Babcock.
Sinclairville*†. Ch'ta'qua	O. Edson.
Sing Sing*†. Westchester	SAMUEL WATSON.
Skaneateles*†. Onondaga	C. R. Milford.
Sodus*†..... Wayne	B. C. Reede.
Southampton*†.. Suffolk	Henry H. Chatfield.
Southold*† ..... Suffolk	Albert C. Case.
Spencer*†..... Tioga	C. O. Seaburg.
Springville*† ..... Erie	E. A. Scott.
Stamford*† .... Delaware	C. L. Andrus.
Stapleton*† .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*† Mtg'm'ry	Charles A. Stone.
Stockton*.... Chautauqua	See Dunkirk.
Suspension Bridge*†N'g'a	See Niagara Falls.
▲Syracuse*† .... Onondaga	WILSON, COBB & RYAN. Refer to Merchants National Bk.
Tarrytown*† Westchest'r	H. C. GRIFFIN.
Theresa*† ..... Jefferson	C. A. Van Allen.
Ticonderoga*†..... Essex	H. D. Hoffnagle.
Tonawanda*† ..... Erie	Harrington & Premus.
▲Troy*†..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*† . Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*† ..... Otsego	See Oneonta.
Union Springs*†. Cayuga	Arthur M. Seekel.
▲Utica*† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*† ..... Oneida	S. S. Judson.
Victor*† ..... Ontario	Ellis A. Griffith.
Walden*† ..... Orange	A. S. Embler.
Walton*† ..... Delaware	Fancher & White.
Wappinger's Falls*†Duc's	George Wood.
Warrensburg*† . Warren	L. E. REOUX.
▲Warsaw*† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*† ..... Orange	F. V. Sanford.
Waterford*† .... Saratoga	F. A. Martin.
▲Waterloo*† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*† .. Jefferson	HARVEY W. STEELE.
Waterville*† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*† ..... Tioga	F. E. HAWKES.
Wayland*† ..... Steuben	Clark & Pratt.
Weedsport*† ..... Cayuga	A. W. Shurtleff.
Wellsville*† ..... Allegany	CHURCH & CHURCH.
Westchester*† W'chester	See New Rochelle.
Westfield*† . Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*† H'kimer	M. M. Crandall.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Whitehall*†.Washington	A. D. BARTHOLOMEW.
▲White Plains*†W'chester	ROBERT E. FARLEY.
Williamson*†.....Wayne	Jacob Brower.
Wolcott*†.....Wayne	E. H. Kellogg.
Woodhaven*†....Queens	Wm. F. Wykoff.
Worcester*†.....Otsego	Holmes & Waterman.
Yonkers*†..Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

▲Albemarle*†.....Stanly	J. M. Brown.
Ansonville.....Anson	See Wadesboro.
▲Ashboro*†.....Randolph	WILLIAM C. HAMMER.
▲Asheville*†...Buncombe	CHARLES A. MOORE.
Aurora*.....Beaufort	See Washington.
▲Bakersville*.....Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*†.....Carteret	C. R. THOMAS.
▲Boone*.....Watauga	E. S. Caffey.
▲Brevard*....Transylvania	W. B. Duckworth.
▲Bryson City*†.....Swain	Bryson & Black.
▲Burgaw*†.....Pender	R. G. Grady.
Burlington*†..Alamance	Charles E. McClean.
▲Burnsville*.....Yancey	McElroy & Moore.
▲Camden*.....Camden	C. M. Ferebee.
▲Carthage*†.....Moore	F. W. J. ADAMS.
Chapel Hill*†.....Orange	T. H. Long.
▲Charlotte*† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*†.....Johnston	See Raleigh.
▲Clinton*†.....Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	See Hendersonville.
▲Concord*†.....Cabarrus	MONTGOMERY & CROWELL.
▲Currituck†.....Currituck	W. R. Gordon.
▲Dallas*†.....Gaston	O. F. Mason.
▲Danbury*.....Stokes	A. H. Joyce.
▲Dobson*.....Surry	T. W. Folger.
Dunn*†.....Harnett	J. C. Clifford.
▲Durham*†.....Durham	BOONE & BRYANT.
▲Edenton*†.....Chowan	Pruden & Pruden.
▲Elizabeth City*†.Pasqu'k	E. F. LAMB.
▲Elizabethtown*†..Bladen	R. S. White.
Elm City*†.....Wilson	See Wilson.
Enfield*†.....Halifax	David Bell.
▲Fayetteville*†..Cumb'd	J. C. & S. H. MacRAE.
▲Franklin*.....Macon	Jones & Johnson.
Gastonia*†.....Gaston	A. G. Manguin.
▲Gatesville*.....Gates	L. L. Smith.
▲Goldsboro*†.....Wayne	ALLEN & DORTCH.
▲Graham*†.....Alamance	E. S. Parker.
▲Greensboro*†..Guilford	A. M. SCALES.
▲Greenville*†.....Pitt	Jarvis & Blow.
▲Halifax*†.....Halifax	Thomas H. Hill.
▲Hayesville*.....Clay	M. R. Kimsey.
▲Henderson*†.....Vance	T. T. HICKS.
▲Henders'nville*† Hend'n	W. A. Smith.
▲Hertford*†..Perquimans	See Edenton.
Hickory*†.....Catawba	Thomas M. Hufham.
High Point*†...Guilford	E. D. STEELE.
▲Hillsboro*†.....Orange	John W. Graham.
▲Jackson*...Northampton	R. B. Peebles.
▲Jacksonville*†...Onslow	Frank Thompson.
▲Jefferson*.....Ashe	J. W. Todd.
Jonesboro*†.....Moore	W. E. Murchison.
▲Kenansville*.....Duplin	H. R. Koonegay.
Kings Mountain*†Clevl'd	See Gastonia.
▲Kinston*†.....Lenoir	W. D. POLLOCK.
La Grange*†.....Lenoir	H. B. Parker.
Laurinburg*†.Richmond	Maxcy L. John.
Leaksville*†Rockingham	See Reidsville.
▲Lenoir*†.....Caldwell	Edmund Jones.
▲Lexington*†...Davidson	F. C. ROBBINS.
▲Lillington.....Harnett	O. J. Spears.
▲Lincolnton*†.....Lincoln	A. L. Quickel.
Littleton*†.....Halifax	S. G. Daniel.
▲Louisburg*†.....Franklin	T. W. Beckett.
▲Lumberton*†...Robeson	McLean & McLean.
Madison*†.Rockingham	C. O. McMichael.
▲Manteo*.....Dare	J. M. Gray.
Marion*†.....McDowell	E. J. Justin.
▲Marshall*†.....Madison	J. A. Hendrick.
Milton*†.....Caswell	L. M. Warlick.
▲Mocksville*†.....Davie	E. L. Gaither.
▲Monroe*†.....Union	R. R. Redwine.
▲Morganton*†.....Burke	Avery & Ervin.
Mountairy*†.....Surry	Carter & Lewellyn.
▲Murphy*†.....Cherokee	R. L. Cooper.
▲Nashville*†.....Nash	R. A. P. Cooley.
▲Newbern*†.....Craven	O. H. GUION.
▲Newton*†.....Catawba	W. B. Gaither.
No. Wilkesboro*†.Wilkes	See Wilkesboro.
▲Oxford*†.....Granville	HICKS & MINOR.
Pilotmountain*†...Surry	Holcomb & McGuffin.
▲Pittsboro*†.....Chatham	H. A. London.
▲Plymouth*†.Washington	H. S. Ward.
¶▲Raleigh*†.....Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.

Town and County.	Name.
¶▲Raleigh*†.....Wake (*Continued.*)	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville*.....Graham	T. A. Morphew.
▲Rockingham*†Richmond	MORRISON & WHITLOCK.
Rocky Mount*† Edg'mbe	WOODARD & THORP.
▲Roxboro*†.....Person	Kitchin & Kitchin.
▲Rutherfordton*†Ruth'fd	S. Gallert.
Salem*†.....Forsyth	See Winston-Salem
▲Salisbury*†.....Rowan	L. H. CLEMENT.
Sanford*†.....Moore	A. L. McNeill.
Scotland Neck*†.Halifax	Claud Kitchen.
▲Shelby*†.....Cleveland	Webb & Webb.
▲Smithfield*†...Johnston	E. W. Pon.
▲Snowhill*.....Greene	L. V. Morrill.
Southern Pines*†.Moore	J. McN. Johnson.
▲Southport*†...Brunswick	See Wilmington.
▲Sparta*.....Alleghany	R. A. Doughton.
Spring Hope*†.....Nash	See Nashville.
▲Statesville*†.....Iredell	ARMFIELD & TURNER.
▲Swanquarter.....Hyde	S. S. Mann.
▲Tarboro*†....Edgecombe	G. M. T. Fountain.
▲Taylorsville*† Alexander	A. C. McIntosh.
Thomasville*†.Davidson	See Lexington.
▲Trenton*.....Jones	See Jacksonville.
▲Troy*†.....Montgomery	See Ashboro.
▲Wadesboro*†.....Anson	Bennett & Bennett.
▲Warrenton*†.....Warren	H. A. Bond.
▲Washington*†..Beaufort	B. B. NICHOLSON.
Waxhaw*†.....Union	R. L. Stevens.
▲Waynesville*† Haywood	Ferguson & Ferguson.
▲Webster*.....Jackson	Walter E. Moore.
Weldon*†.....Halifax	Mullen & Daniel.
▲Wentworth*Rockingham	See Reidsville.
▲Whiteville*†..Columbus	Wishart & Frazier.
▲Wilkesboro*†.....Wilkes	T. B. FINLEY.
▲Williamston*†.....Martin	Wheeler Martin.
▲Wilmington*† No.Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*†.....Wilson	S. G. NEWBORN.
▲Windsor*.....Bertie	F. D. Winston.
▲Winston-Salem*†Forsyth	EUGENE E. GRAY.
▲Winton*†.....Hertford	George Cowper.
▲Yadkinville.....Yadkin	Holton & Reece.
▲Yanceyville*.....Caswell	Johnson & Johnson.
Youngsville*†.Franklin	See Raleigh.

NORTH DAKOTA.

Abercrombie*† Richland	E. A. Munger.
Anamoose.....McHenry	See Towner.
Aneta*†.....Nelson	See Lakota.
Ardoch*†.....Walsh	See Minto.
▲Ashley*.....McIntosh	A. W. Clyde.
Bathgate*†.....Pembina	W. J. Burke.
Bisbee.....Towner	See Canoe.
¶▲Bismarck*†.....Burleigh	ALLEN & COCHRANE.
▲Bottineau*†...Bottineau	A. G. BURK.
Bowbells*†.....Ward	See Towner.
Bowdon.....Wells	See Harvey.
Braddock.....Emmons	See Williamsport.
Buffalo*†.....Cass	See Fargo.
Buxton*†.....Traill	See Hillsboro.
Caledonia*.....Traill	See Hillsboro.
▲Cando*†.....Towner	FRANK D. DAVIS.
▲Carrington*†.....Foster	R. A. BILL.
Casselton*†.....Cass	See Fargo.
Cavalier*†.....Pembina	See St. Thomas.
Christine*†....Richland	See Wahpeton.
Church's Ferry*†Ramsey	See Devil's Lake.
Clifford*†.....Traill	See Mayville.
Conway*†.....Walsh	See Grafton.
▲Cooperstown*†...Griggs	DAVID BARTLETT.
Courtenay*†...Stutsman	J. C. Parks.
Crary*†.....Ramsey	Edgar Anderson.
Crystal*†.....Pembina	See St. Thomas.
Cumings*†.....Traill	See Hillsboro.
Davenport*†.....Cass	See Fargo.
Dazey*†.....Barnes	See Valley City.
Delamere.....Sargent	See Milnor.
▲Devil's Lake*†...Ramsey	BRENNAN & KENNEDY.
▲Dickinson*†.....Stark	JAMES G. CAMPBELL.
Drayton*†.....Pembina	Robert Ferguson.
Dresden.....Cavalier	See Langdon.
Edgeley*†.....La Moure	C. W. Fellows.
Edinburg*†.....Walsh	See Park River.
▲Ellendale*†.....Dickey	JAMES M. AUSTIN.
Emerado*†.Grand Forks	See Grand Forks.
Enderlin*†.....Ransom	Fred Underwood.
Fairmount*†...Richland	Charles A. Tuttle.
▲Fargo*†.....Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*†.....Wells	M. E. Wilson.
Fingal*†.....Barnes	Thomas Casey.
Finley*†.....Steele	F. W. Ames.
Forest River*†.....Walsh	See Grafton.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Forman*•† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*•† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*•† ..... Walsh	J. E. GRAY.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS, Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•† ..... Pembina	See St. Thomas.
Hankinson*•†... Richland	J. B. Taylor.
Hannah•† ..... Cavalier	C. B. McMillan.
Harvey*•† ..... Wells	OTTO GRETHEN.
Hatton*•† ..... Traill	See Hillsboro.
Hebron*•† ..... Morton	See Mandan.
▲Hillsboro*•† ..... Traill	CARMODY & LESLIE.
Hope*•† ..... Steele	C. S. SHIPPY.
Hunter*•† ..... Cass	See Fargo.
Inkster*•†... Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kenmare•† ..... Ward	See Minot.
Kindred*•† ..... Cass	See Fargo.
Kulm*•† ..... Lamoure	J. B. Sharpe.
▲Lakota*•† ..... Nelson	A. E. SHEETS.
▲Lamoure*•† ..... Lamoure	R. W. S. Blackwell.
▲Langdon*•† ..... Cavalier	J. C. Monnet.
Larimore*•†. Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•†.. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*•† ..... Ransom	H. DOHERTY.
▲Mandan*•† ..... Morton	E. C. Rice.
Mayville*•† ..... Traill	F. W. Ames.
▲Medora•† ..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•†. Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•† ..... Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon• ..... Logan	See Kulm.
Neche*•† ..... Pembina	See Bathgate.
▲New Rockford*•† ... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*•†Grand F'ks	M. G. MEYER.
Oakes*•† ..... Dickey	George H. Fay.
Omemee*•..... Bottineau	See Towner.
Osnabrock*•† ... Cavalier	See Milton.
Page*•† ..... Cass	See Fargo.
Park River*•† ..... Walsh	G. W. Young.
▲Pembina*•† ..... Pembina	W. J. Kneeshaw.
Portland*•† ..... Traill	G. A. White.
Reynolds*•†. Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•† ..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*•† ..... Ransom	C. A. Gram.
▲Sherbrooke*..... Steele	George Murray.
Sheyenne*†..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*•† ..... Kidder	See Bismarck.
St. Thomas*•†... Pembina	G. S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•† ..... Cass	See Fargo.
▲Towner*•†..... McHenry	GEORGE W. POAGUE.
▲Valley City*•†.... Barnes	BURKE & LINDLAND.
▲Wahpeton*•†.... Richland	F. B. LAMBERT.
Walhalla*• ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•†... Williams	R. H. Copeland.
Willow City*•†. Bottineau	See Towner
Wimbledon*•†... Barnes	See Valley City.
Wishek• ..... McIntosh	Wishek & Guy.
Wyndmere•†.... Richland	See Milnor.

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Town and County.	Name.
Ada*•†..... Hardin	Clark, Axline & Fess.
▲Akron*•†..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*•†..... Stark	J. W. CRANE.
Andover*•†.... Ashtabula	F. J. Bishop.
Ansonia*•†..... Darke	See Greenville.
Antioch*..... Monroe	See Woodsfield.
Antwerp*•†..... Paulding	M. A. Wert.
Arcanum*•†..... Darke	J. B. Mundhuck.
Archbold*•†..... Fulton	August Ruhlley.
Arlington*•†.... Hancock	See Dunkirk.
▲Ashland*•†..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•†... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*•†..... Pickaway	G. W. Morrison.
▲Athens*•†..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•†..... Ross	J. G. Whitaker.
Barberton*•†..... Summit	CHARLES AMMERMAN.
Barnesville*•†... Belmont	C. J. Howard.
Baail*•† ..... Fairfield	E. F. Holland.
▲Batavia*•†..... Clermont	Frazier & Hicks.
Beach City*•†..... Stark	See ▲Alliance.
Bedford*•† .... Cuyahoga	See Cleveland.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•†.... Logan	See Bellefontaine.
▲Bellefontaine*•†... Logan	A. JAY MILLER.
Bellevue*•† ..... Sandusky	J. B. Miller.
Bellville*•.....Richland	Andrew Stevenson.
Belmont*•†..... Belmont	See St. Clairsville.
Berea*•†.....Cuyahoga	G. A. HUBBARD.
Bergholz*•.....Jefferson	John J. Watson.
Berlin Heights*•†.....Erie	F. E. Conner, Jr.
Beverly*•†..... Washington	J. C. Preston.
Blanchester*•†.....Clinton	P SAVAGE.
Bloomdale*•†..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•†..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville*..... Greene	C. S. Perkins.
▲Bowling Green*•†.. Wood	GUY C. NEARING.
Bradford*•† ..... Miami	W. Vermillion.
Bradner*•† ..... Wood	See Bowling Green.
Bremen*•† ..... Fairfield	J. F. THOMPSON.
Bridgeport*•†... Belmont	Driggs & Heinlein.
Brooklyn*•†....Cuyahoga	See Cleveland.
Brookville*•†Montg'mery	See Miamisburg.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•†..... Crawford	HORACE HOLBROOK.
Burton*•† ..... Geauga	George W. Jacques.
Butler*•†..... Richland	W. W. Scott.
▲Cadiz*•† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*•†..... Noble	W. C. Okey.
Caledonia*•†..... Marion	See Marion.
▲Cambridge*•†.. Guernsey	J. H. MACKEY.
Camden*•†..... Preble	F. G. Shuey.
Canal Dover*•† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*•†..... Stark	A. J. Kittinger.
Canal Winchester*•† Fr'ln	W. H. Lane.
Canfield*•†..... Mahoning	See Youngstown.
▲Canton*•†..... Stark	JOHN H. SPONSELLER.
Cardington*•†.... Morrow	W. P. Vaughan.
Carey*•† ..... Wyandot	H. G. Chambers.
▲Carrollton*•† ..... Carroll	FIMPLE & McDONALD.
Cedarville*•†..... Greene	Robert Hood.
▲Celina*•† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*•† ..... Knox	W. O. Bowers.
Chagrin Falls*•†. Cuy'oga	E. P. Wilmot.
▲Chardon*•† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*•†..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*•†... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

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Town and County.	Name.
▲Circleville*• .. Pickaway	CHARLES H. MAY.
Clarksville*† .....Clinton	See Wilmington.
▲Cleveland*• ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston.
Clyde*• .....Sandusky	FINCH & DEWEY.
College Corner*• .Butler	John R. Mitchell.
Collinwood*• . Cuyahoga	F. B. Garrett.
Columbiana*• . Col'biana	Ezra B. Bye.
¶▲Columbus*• ...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*•†Put'm	Guy B. Killen.
Conneaut*• . ..Ashtabula	M. R. Smith.
Continental*• ...Putnam	J. C. Madden.
Convoy*• ..... Van Wert	See Van Wert.
Corning*• .....Perry	T. M. Potter.
Cortland*• .....Trumbull	John J. Sullivan.
▲Coshocton*• ..Coshocton	POMERENE & POMERENE.
Covington*• .....Miami	W. H. Nill.
Crestline*• ....Crawford	R. W. MILLER.
Creston*• .....Wayne	Price Russell.
Croton*• .....Licking	See Centerburg.
Cumberland*• .Guernsey	Joseph Purkey.
Cuyahoga Falls*•†Summit	ORLANDO WILCOX.
Cygnet*• .....Wood	See Bowling Green.
Danville*• .....Knox	Clinton M. Rice.
▲Dayton*• ...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*• ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*• .....Logan	Huston & Curl.
▲Delaware*• .....Delaware	W. A. HALL.
Delphos*• .....Allen	B. J. BROTHERTON.
Delta*• .....Fulton	M. B. Cottrell.
Dennison*• ..Tuscarawas	A. W. Elson.
Deshler*• .....Henry	D. D. Donovan.
Doylestown*• .....Wayne	James B. Meech.
Dresden*• .. Muskingum	S. B. Darnen.
Dunkirk*• .....Hardin	G. B. Dewitt.
Dyson .....Guernsey	See Pleasant City.
East Liberty* .....Logan	See De Graff.
East Liverpool*•†.Col'bia	WILLIAM H. VODREY.
East Palestine*• ..Col'bia	John H. Logan.
▲Eaton*• .....Preble	J. A. Gilmore.
Eckmansville .....Adams	See West Union.
Edgerton*• .....Williams	See Bryan.
Edon*• .....Williams	See Montpelier.
Eldorado*• .....Preble	See Waverly.
Elmore*• .....Ottawa	George W. Keightley.
▲Elyria*• .....Lorain	E. G. JOHNSON.
Euclid*• .....Cuyahoga	See Cleveland.
Fayette*• ..... Fulton	See Wauseon.
Felicity*• .....Clermont	J. M. Gilmore.
▲Findlay*• .....Hancock	M. C SHAFER.
Flushing*• .....Belmont	A. M. Brown.
Forest*• .....Hardin	Russell Price.
Fort Recovery*•.Mercer	John Hunter.
Fostoria*• ..... Seneca	C. L. GUERNSEY.
Frankfort*• ..... Ross	See Chillicothe.
Franklin*• ..... Warren	P. H. Rue.
Fredericktown*• ..Knox	See Mount Vernon.
Freeport*• .....Harrison	B. W. Rowland.
▲Fremont*• .....Sandusky	JAMES H. FOWLER.
Galion*• .....Crawford	R. W. Johnston.
▲Gallipolis*• .....Gallia	HOLLIS C. JOHNSTON.
Gambier*• .....Knox	See Mount Vernon.
Garrettsville*• ..Portage	R. S. Webb.
Geneva*• ..... Ashtabula	R. C. Ewing.
▲Georgetown*• ... Brown	JOHN P. BIEHN.
Germantown*• .M'tg'ery	L. S. Culkmore.
Gibsonburg*• . Sandusky	J. L. Hart.
Girard*• .....Trumbull	R. W. Deemer.
Glenville*• ....Cuyahoga	See Cleveland.
Glouster*• .....Athens	A. A. Amos & Bro.
Grafton*• .....Lorain	See Elyria.
Granville*• .....Licking	E. J. Dorsey.
Greenfield*• .....Highland	DICKEY & HEISKELL.
Greenspring*• .....Seneca	C. S. Burton.
▲Greenville*• .....Darke	ANDERSON & BOWMAN.
Greenwich*• .....Huron	T. K. Strimple.
Groverhill*• ... Paulding	R. W Pickering.
▲Hamilton*• .....Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*• .....Wyandot	See Upper Sandusky.
Harrison*• .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*• ....Defiance	L. E. Griffin.
Highland*• .....Highland	See Leesburg.
▲Hillsboro*• .....Highland	STEELE & SAMS.
Holgate*• .....Henry	E. F. Thompson.
Hubbard*• .....Trumbull	Milton B. Leslie.
Hudson*• ..... Summit	H. B. Foster.
Huron*• .....Erie	C. M. Ray.
▲Ironton*• .....Lawrence	CORN & THOMPSON.
▲Jackson*• .....Jackson	E. C. POWELL.
Jackson Center*• Shelby	H. W. Robinson.
Jamestown*• .....Greene	W. A. Paxson.
▲Jefferson*• ....Ashtabula	BABCOCK & TAYLOR.
Jeffersonville*• .Fayette	E. L. Bush.
Jewett*• ..... Harrison	See Cadiz.
Johnstown*• .... Licking	G. W. Lewis.
Kalida*• .....Putnam	See Columbus Grove.
Kent*• .....Portage	M. G. McCASLIN.
▲Kenton*• ..... Hardin	ELMER G. DERR.
Kingston*• .....Ross	See Chillicothe.
Kinsman*• .....Trumbull	J. W. Roberts.
Lagrange*• ..... Lorain	See Wellington.
▲Lancaster*• .... Fairfield	G. E. MARTIN.
Larue*• .....Marion	See Marion.
▲Lebanon*• .....Warren	W. F. ELTZROTH.
Leesburg*• .... Highland	George T. Hardy.
Leetonia*• ..Columbiana	C. D. Dickinson.
Leipsic*• .....Putnam	Jacob Werner.
Lewisburg*• ..... Preble	See Eaton.
Lexington*• ....Richland	See Mansfield.
Liberty Center*•†. Henry	See Napoleon.
▲Lima*• .....Allen	CABLE & PARMENTER.
▲Lisbon*• .... Columbiana	J. R. MARTIN.
Lockland*• .... Hamilton	Thompson & Gorman.
Lodi*• .....Medina	See Creston.
▲Logan*• ..... Hocking	Seth Weldy.
▲London*• .....Madison	Durflinger & Emery.
Lorain*• .....Lorain	FRANK COLEMAN.
Loramie*• .....Shelby	See St. Mary.
Loudonville*• ..Ashland	W. J. Weirick.
Louisville*• ..... Stark	W. S. Earseman.
Lynchburg*• ...Highland	E. M. Wiggins.
Madison*• ..... Lake	M. B. Cook.
Magnolia*• ..... Stark	See Canton.
Malta*• .....Morgan	Newell Corner.
Malvern*• ..... Carroll	See Minerva.
Manchester*• ..... Adams	WILLIAM ANDERSON.
▲Mansfield*• .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*• ..Washington	NYE & FOLLETT.
▲Marion*• .....Marion	J. F. McNEAL & SONS.
Martins Ferry*•†Belmont	F. R. Sedgwick.
Martinsville*• .... Clinton	A. Harris.
▲Marysville*• ..... Union	F. T. ARTHUR
Mason*• .....Warren	See Lebanon.
Massillon*• ..... Stark	BALDWIN & YOUNG.
Maumee*• .....Lucas	A. W. Eckert.
▲McArthur*• .....Vinton	J. M. McGillivray.
McClure*• ..... Henry	See Napoleon.
McComb*• .....Hancock	W. E. Cooper.
▲McConnelsville*•†Morgan	J. A. Foert.
Mechanicsburg*• Chapin	Charles A. Wood.
▲Medina*• ..... Medina	Frank Spellman.
Miamisburg*• Montg'ery	W. A. Reiter.
Middleport*• ..... Meigs	Ira Graham.
Middletown*• .... Butler	DONLEY & RHONEMUS.
Milan*• ..... Erie	R. H. Williams.
Milford*• .....Clermont	S. A. West.
Milford Center*• .Union	See Marysville.
▲Millersburg*• ....Holmes	Reed & Hanna.
Mineral Point*•†Tusc'was	W. M. Tracy.
Minerva*• .....Stark	J. F. Jerome.
Minster*• .....Auglaize	See St. Marys.
Monroeville*• ... Huron	John P. Cornell.
Montpelier*• .. Williams	E. C. PEC.
Morrow*• .....Warren	T. C. Welch.
Moscow*• ..... Clermont	See Felicity.
▲Mt. Gilead*• .... Morrow	L. K. Powell.
Mt. Pleasant*† ..Jefferson	See Steubenville.
Mt. Sterling*• .. Madison	Mitchel & Tanner.
▲Mt. Vernon*• .....Knox	WILLIAM M. KOONS.
Mt. Victory*• .... Hardin	See Kenton.
▲Napoleon*• ..... Henry	CAHILL & DONOVAN.
Navarre*• .....Stark	See Canton.
Nelsonville*• .....Athens	Asher Buckley.
Nevada*• ..... Wyandot	L. B. Reed.
▲Newark*• ..... Licking	FREDERIC M. BLACK.
New Bremen*• .Auglaize	See St. Mary.
New Carlisle*• .....Clark	R. H. Runnells.
New Comerst'n*• T'car's	E. E. Lindsey.
New Holland*•†Pickaway	CHARLES H. MAY.
▲New Lexington*• ..Perry	TUSSING & KELLY.
New London*• ...Huron	R. C. Powers.
New Madison*• ....Darke	Thomas Eubanks.
New Matamoras*† .Wash.	Jasper Lisk.
New Paris*• ..... Preble	See Eaton.
▲New Phil'd'lp'a*• .Tus'as	NEELY & PATRICK.
New Richmond*• .Clier'nt	F. A. Roberts.
New Vienna*• ...Clinton	F. W. Kelly.
New Washin'n*•†.Craw'd	H. M. Cory.
Niles*• .....Trumbull	WILLIAM H. SMILEY.
North Amherst*• † Lorain	H. G. Redington.
North Baltimore*..Wood	S. P. HARRISON.
North Fairfield*... Huron	A. R. Rowley.
North Lewisb'g*• Chapin	M. C. Gowey.
▲Norwalk*• ..... Huron	G. T. & H. L. STEWART.
Oakharbor*• ..... Ottawa	John Duff.
Oak Hill*• .....Jackson	J. E. Jones.
Oberlin*• ..... Lorain	W. B. BEDORTKA.

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▲County Seat. • Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ohio City*†... Van Wert	See Van Wert.
Orrville*†.....Wayne	T. W. Orr.
Orwell*.....Ashtabula	Babcock & Taylor.
Osborn*†.....Greene	R. H. Swadner.
Ostrander*†... Delaware	See Delaware.
▲Ottawa*†.....Putnam	G. W. RISSER.
Oxford*†..... Butler	E. E. Williams.
▲Painesville*†.....Lake	W. A. BREED.
Pataskala*†.....Licking	See Newark.
▲Paulding*†.....Paulding	SNOOK & SAVAGE.
Payne*†..... Paulding	M. B. Everitt.
Peebles*†..... Adams	J. R. B. Kessler.
Pembervilla*†.... Wood	J. S. Hoyman.
Perrysburg*†.....Wood	T. E. Bowers.
Pioneer*..... Williams	See Montpelier.
Piqua*†.....Miami	JOHN C. GEYER.
Plain City*†.....Madison	H. C. Black.
Pleasant City*†Guernsey	L. S. Garber.
Plymouth*†.... Richland	F. D. Gunsoullus.
Poland*.....Mahoning	See Youngstown.
▲Pomeroy*†..... Meigs	O. L. BRADBURY.
▲Port Clinton*†...Ottawa	S. P. Alexander.
▲Portsmouth*†.....Scioto	NOAH J. DEVER.
Prairie Depot*.....Wood	FRANK GRAHAM.
Prospect*†.....Marion	See Marion.
Quaker City*†.Guernsey	J. L. Douglas.
▲Ravenna*†.....Portage	J. H. NICHOLS.
Richwood*†..... Union	JOHN F. MILLAR.
Ripley*†..... Brown	W. D. YOUNG.
Rockford*†.....Mercer	A. G. Stewart.
Roseville*†..Muskingum	Wm. Dunn.
Rushsylvania*†...Logan	See West Mansfield.
Sabina*†.....Clinton	J. M. Morton.
Salem*†.....Columbiana	W. W. HALE.
Salineville*†Columbiana	Ashford & McCormick.
▲Sandusky*†.....Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*†.....Brown	See Georgetown.
Scio*†.....Harrison	Easton Randolph.
Seville*†.....Medina	Lee Elliott.
Shanesville*†.Tuscarawas	JOHN DOERSCHUK.
Shelby*†.....Richland	Skiles & Skiles.
Sherodsville*†...Carroll	See Carrollton.
Sherwood*†....Defiance	W. W. Huff.
Shiloh*†..... Richland	See Mansfield.
Shreve*†.....Wayne	L. D. Cornell.
▲Sidney*†.....Shelby	S. J. HATFIELD.
Smithfield*.....Jefferson	See Steubenville.
Somerset*†.....Perry	Owen Yost.
Somerton*.....Belmont	See Bellaire.
South Charleston*†Clark	Charles E. Ballard.
Spencer*†.....Medina	Frank Heath.
Spencerville*†.....Allen	J. M. Bailey.
▲Springfield*†.....Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*†....Greene	Marcus Shoup.
▲St. Clairsville*†.Belmont	A. H. & W. MITCHELL.
▲Steubenville*†.Jefferson	Rogers & McCausten.
St. Mary*†.....Auglaize	D. F. Mooney.
St. Paris*†.....Champaign	C. E. Burokcr.
Strasburg*†.Tuscarawas	Philip G. Garver.
Stryker*†.....Williams	J. T. Heater.
Sunbury*†.....Delaware	C. C. Brooks.
Swanton*†.....Fulton	G. W. Humphrey.
Sycamore*†....Wyandot	R. S. Gallaher.
Sylvania*†.....Lucas	W. E. CHAPPLE.
Thornville*†.....Perry	S. E. Moore.
Thurman*.....Gallia	See Gallipolis
▲Tiffin*†.....Seneca	BUNN & ROYER.
Tippecanoe City*†Miami	E. H. Kerr.
Tiro*†.....Crawford	See Bucyrus.
▲Toledo*†.....Lucas	HAMILTON & KIRBY, 412, 413 Gardner Bldg. Refer to any bank in Toledo.
" ..... "	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, 8 5-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*†.....Jefferson	See Steubenville.
▲Troy*†.....Miami	J. A. DAVY.
Uhrichsville*†.Tuscara's	W. B. STEVENS.
▲Up. Sandusky*†Wyandot	Carey & Parker.
▲Urbana*†....Champaign	WAITE & DEATON.
Utica*†.....Licking	G. M. Sipe.
▲Van Wert*†...Van Wert	BLACHLY & MATTHIAS.
Vermilion*†.....Erie	H. R. Williams.
Versailles*†.....Darke	A. Calderwood.
Wadsworth*†....Medina	E. S. Pardee.
Wakeman*†.....Huron	See Norwalk.
Waldo*†.....Marion	See Marion.
▲Wapakoneta*†.Auglaize	GOEKE & HOSKINS.
▲Warren*†.....Trumbull	T. H. GILMORE.
▲WashingtonC.H.*†Fay'te	A. R. CREAMER.
▲Wauseon*†.....Fulton	Fuller & Handy.
▲Waverly*†.....Pike	John A. Eylor.
Waynesville*†.... Warren	J. G. Keys.
Wellington*†.....Lorain	G. L. BLINN.
Wellston*†.....Jackson	T. S. Hogan.
Wellsville*†.Columbiana	F. L. WELLS.
West Alexandria*†.Preb.	Oscar Sheppard.
Westerville*†..Franklin	H. T. Sibel.
WestFarmington*†Trum.	See Warren.
West Jefferson*†Mad'on	See London.
West Liberty*†....Logan	R. N. Jordan.
West Manchester*†Preb.	See Eaton.
West Mansfield*†.Logan	P. M. Kelar.
West Milton*†.... Miami	Kessler & Kessler.
Weston*†..... Wood	John M. Stricker.
West Salem*†.....Wayne	T. B. Keeler.
▲West Union*.....Adams	F. D. Bayless.
West Unity*†...Williams	G. C. Rings.
Wharton*†.....Wyandot	See Carey.
Williamsb'rg*†Clermont	John S. Davidson.
Williamsport*•.Pickaway	See Circleville.
Willoughby*†..... Lake	W. McLaughlin.
Willshire*†.....Van Wert	See Van Wert.
▲Wilmington*†... Clinton	SMITH & SAVAGE.
Wilmot*†..... Stark	W. S. Putman.
Winchester*†.....Adams	T. C. Downey.
▲Woodsfield*†.... Monroe	MALLORY & JEFFERS.
Woodstock*†Champaign	See Urbana.
▲Wooster*†..... Wayne	McCLURE & SMYSER.
Worthington*†.Franklin	J. T. Miller.
▲Xenia*†..... Greene	LITTLE & SPENCER.
Yellowsprings*†. Greene	S. W. Dakin.
▲Youngstown*†.Mahoni'g	W. R. GRAHAM.
▲Zanesville*†.Muskingum	JAS. M. BAILEY.

OKLAHOMA TERRITORY.

▲Alva*†.....Woods	T. J. WOMACK.
▲Arapaho*.....Custer	T. S. Hunt.
Augusta*.....Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*†.....Kay	TETRICK & ROSE.
Braman*.....Kay	See Newkirk.
▲Chandler*.....Lincoln	A. J. MORRIS.
▲Cheyenne*†.. Roger Mills	J. W. McMurtry.
Cleveland*.....Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N. BERRY
Cushing*..... Payne	See Chandler.
Earlsboro*†,Pottawato'ie	See Tecumseh.
Edmond*†.... Oklahoma	H. H. Moose.
▲El Reno*†.....Canadian	W. L. BAXTER.
▲Enid*†..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*†..... Logan	COTTERAL & HORNOR.
Hennessey*†..Kingfisher	L. M. Gray.
Jefferson*†.....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*†.....Kay	See Ponca.
▲Kingfisher*†..Kingfisher	P. S. NAGLE.
Lexington*†...Cleveland	F. P. Moseley.
Luther*..... Oklahoma	See Oklahoma.
▲Mangum*..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*†.....Grant	Thomas Kearee.
Mulhall*†..... Logan	W. H. Matthews.
Nardin*•.....Kay	See Newkirk.
▲Newkirk*†.....Kay	W. S. CLINE.
New Ponca.....Kay	See Newkirk.
▲Norman*†..... Cleveland	C. W. Brewer.
North Enid*†... Garfield	See Enid.
Oakdale*.....Washita	See Cloudchief.
Okarche*†..... Canadian	J. F. Crow.
▲Oklahoma*†.. Oklahoma	McMECHAN & HAYS.
Okeene*.....Blaine	J. C. Fisher & Co.
▲Pawhuska*†..... Osage N	T. J. Leahy.
▲Pawnee*..... Pawnee	JAMES P. NEAL.
▲Perry*†..... Noble	J. L. Pancrost.
Perkins*..... Payne	Charles A. Wallace.
Ponca*.....Kay	D. L. HUBLER.
▲Pondcreek*†.....Grant	A. M. MACKEY.
Ripley..... Payne	See Cushing.
Shawnee*†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud*..... Lincoln	W. G. Pardoe.
▲Taloga*..... Dewey	G. E. Black.
▲Tecumseh*†Pottawato'ie	FREDERICK KING.
Tonkawa*.....Kay	See Newkirk.
▲Watonga*..... Blaine	I. H. LOOKABAUGH.
Waukomis*†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*†.Woodward	J. R. Dean.
Yukon*†..... Canadian	J. M. Faris.

OREGON.

▲Albany*†..... Linn	J. R. WYATT.
Arlington*†.....Gilliam	S. A. D. Gurley.
Ashland*†.....Jackson	E. D. Biggs.
▲Astoria*†..... Clatsop	FULTON BROS.
Athena*†..... Umatilla	R. J. SLATER.
▲Baker City*†.....Baker	See Union.
Brownsville*†..... Linn	A. A. Tussing.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*•†..... Benton	E. E. WILSON.
Cottagegrove*•†.... Lane	J. E. YOUNG.
▲Dallas*•†..... Polk	Butler & Townsend.
Elgin*•†..... Union	N. C. McLeod.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*•†..... Lane	L. BILYEU.
Forvestgrove*•† Wash'gt'n	See Hillsboro.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*•† Josephine	C. A. Hough.
Harney*..... Harney	See Burns.
Harrisburg*•†..... Linn	See Brownsville.
▲Heppner*•†..... Morrow	G. W. PHELPS.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Huntington*•†..... Baker	See Union.
Independence*•† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*..... Union	See Lagrande.
▲Jacksonville*•...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*•†..... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*•† ..... Union	WILLIAMS BROS.
▲Lakeview*..... Lake	C. A. COGSWELL.
Lebanon*•†..... Linn	W. M. Brown.
Marshfield*•†..... Coos	J. W. Bennett.
▲McMinnville*•†.. Yamhill	R. L. CONNER.
Medford*•†..... Jackson	W. I. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†..... Polk	N. L. Butler.
▲Moro*•..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
Ontario*•†..... Malheur	Wm. Miller.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†.... Umatilla	JOHN McCOURT.
▲Portland*•†..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	SCHNABEL & SCHNABEL. Refer to Merchants Nat. Bank. General Practice in Federal and State Courts.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	A. M CLARWFORD.
¶▲Salem*•†..... Marion	CARSON & ADAMS.
Scio*•†..... Linn	See Lebanon.
Sheridan*•†..... Yamhill	J. T. Simpson.
Silverton*•†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter*..... Baker	Charles E. Roblin.
▲The Dalles*•†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*•†..... Lincoln	H. Denlinger, Jr.
▲Union*•†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*•†..... Umatilla	R. M. Powers.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*•†..... Erie	See Erie.
Allegheny*•†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*•†..... Lehigh	ERDMAN & DIEFENDERFER.
Altoona*•†..... Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†..... Lebanon	Geo. B. Ulrich.
Apollo*•†..... Armstrong	W. J. Guthrie.
Ardmore*•†. Montgomery	See Norristown.
Ashland*•†..... Schuylkill	ALFRED B. GARNER.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•†..... Chester	John J. Gheen.
Avonmore* Westmoreland	See Leechburg.
Bangor*•†..Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*•†..... Beaver	Buchanan & McConnell.
Beaverfalls*•†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*•†..... Bedford	MOSES A. POINTS.
▲Bellefonte*•†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	George M. Meyers.
Bennett*•† ..... Allegheny	See Pittsburg.
Berlin*•†..... Somerset	See Somerset.
Berwick*•†..... Columbia	J. L. Evans.
Berwyn*•† ..... Chester	See West Chester.
Bethlehem*•†Northa'pton	W. J. C. LOOS.
Big Run*•† ..... Jefferson	H. I. Wilson.
Birdsboro*•†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*•†..... Indiana	See Indiana.
▲Bloomsburg*•†. Columbia	GRANT HERRING.
Blossburg*•†..... Tioga	H. B. Leach.
Boyertown*•†..... Berks	See Reading.
Braddock*•†.... Allegheny	R. E. Stewart.
Bradford*•†..... McKean	W. E. BURDICK.
Bristol*•†..... Bucks	William & John C. Stuckert.
Brockwayville*•† Jeffer'n	H. B. McCullough.
▲Brookville*•†...Jefferson	S. A. Craig.
Brownsville*•†... Fayette	CHARLES W. BOWMAN.
Bryn Mawr*•†. Montgo'ry	See Norristown.
Burgettstown*•†. Washi'n	J. W. Donnan.
▲Butler*•†..... Butler	T. C. CAMPBELL.
California*•† Washington	See Washington.
Cambridge Sp'gs*•†. Cra'd	See Meadville.
Canonsburg*•†. . Washi'n	S. B. Ewing.
Canton*•†..... Bradford	J. W. Stone.
Carbondale*•† Lackawa'na	WILLIAM E. WATT.
▲Carlisle*•† ...Cumberland	J. HARVEY LINE.
Carnegie*•† .... Allegheny	O. R. Cooke.
Carrolltown*.....Cambria	See Ebensburg.
Catasauqua*•†..... Lehigh	A. A. Glick.
Catawissa*•†. . Columbia	W. H. RHAWN.
Centerhall*•† ..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*•† Fran'in	J. M. McDOWELL.
Charleroi*•†. Washington	WM. M. BOGGS.
Chester*•† .....Delaware	WASHABAUGH & PENDLETON.
Chicora*•† ..... Butler	W. B. McBride.
Christiana*•†....Lancaster	See Lancaster.
▲Clarion*•†..... Clarion	WILSON & GORDON.
Claysville*•†. Washington	See Washington.
▲Clearfield*•†.... Clearfield	SWOOPE & PATTON.
Clintonville*† ... Venango	See Franklin.
Coalport*•†..... Clearfield	See Hollidaysburg.
Coatesville*•† .... Chester	W. S. Harlan.
Cochranton*•† .Crawford	See Meadville.
Columbia*•†.... Lancaster	WM. B GIVEN.
Conneautville*•†. Crawf'd	P. C. Sheehan.
Connellsville*•†.. Fayette	WM. A. DAVIDSON.
Conshohocken*•† .Mon'n	H. M. Tracy.
Coraopolis*•†...Allegheny	W. T. Treadway.
Corry*•† ..... Erie	DON. F. SMITH.
▲Coudersport*•† .... Potter	SAMUEL H. GLASSMIRE.
Curwensville*•†Clearfield	Swoope & Patton.
▲Danville*•† ..... Montour	JAMES SCARLET.
Darby*•†..... Delaware	See Media.
Dawson*•†..... Fayette	See Uniontown.
Delta*•† ..... York	J. Howard Manifold.
Derry Sta'n*•† Westmo'nd	See Greensburg.
Dillsburg*•† ..... York	John N. Logan.
Downingtown*•† Chester	See West Chester.
▲Doylestown*•†.....Bucks	HENRY LEAR.
Dubois*•† .....Clearfield	W. C. PENTZ.
Duke Center*†....McKean	See Bradford.
Dunbar*•† ..... Fayette	See Uniontown.
Dunnannon*•†..... Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*•†..... Sullivan	ALPHONSUS WALSH.
East Berlin*•† ..... Adams	See Gettysburg.
East Brady*•† .... Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*•† Mon'n	See Norristown.
▲Easton*•†.. Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Mour'e	See Stroudsburg.
▲Ebensburg*•†....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†..... Erie	John Proudfit.
Eldred*•† ..... McKean	P. R. Cotter.
Elizabeth*•† ....Allegheny	Harry L. Christy.
Elizabethtown*•† Lanca'r	I. N. S. Will.
Elkland*•† ..... Tioga	F. D. Selph.
Elk Lick*† ..... Somerset	See Somerset.
Ellwood City*•†Lawrence	H. N. Marshall.
▲Emlenton*•† .... Venango	A. E. Middleton.
Emporium*•† ...Cameron	Johnson & McNarney.
Ephrata*•†..... Lancaster	A. J. Everly.
▲Erie*•† ..... Erie	ALLEN & ROSENZWEIG.
" " "	S. A. DAVENPORT.
Evans City*•†..... Butler	See Butler.
Everett*•† ..... Bedford	Howard Cessna.
Fayette City*•†... Fayette	See Uniontown.
Ford City*•†...Armstrong	D. B. Heiner.
Forest City*•†Susque'nna	James McKinney.
Foxburg*•† ..... Clarion	See Clarion.
Fox Chase*†. Philadelphia	See Philadelphia.
▲Franklin*•†..... Venango	B. H. OSBORNE.
Freedom*•† ..... Beaver	See Beaver.
Freeland*•† ..... Luzerne	J. M. Carr.
Freeport*•†...Armstrong	G. M. Hill.
Galeton*•† ..... Potter	Nelson L. Allen.
Gap*•† ..... Lancaster	James M. Walker.
▲Gettysburg*•† .... Adams	W. McSHERRY, JR.
Girard*•† ..... Erie	C. J. Hinds.
Girardville*•† .Schuylkill	See Ashland.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.
Greencastle*† ..Franklin	See Waynesboro.
▲Greensburg*† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*† .....Mercer	H. K. Dangherty.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. E. EHREHART.
¶▲Harrisburg*† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† ..... Cambria	See Ebensburg.
Hatboro*† ..Montgomery	See Lansdale.
Hawley*† ..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*† ..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*† .... Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*† ..... Wayne	E. C. Mumford.
Honeybrook*† ...Chester	Charles E. Griffith.
Houtzdale*† .... Clearfield	Henry Boulton.
Hughesville*† .Lycoming	William E. Crawford.
Hummelstown*† .Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*† ..... Bedford	See Bedford.
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*† ...Westmoreland	See Jeannette.
Jamestown*† .... Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*† M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† ..... Elk	A. W. Morningstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*† .... Lebanon	See Lebanon.
Kane*† .....McKean	A. P. Huey.
KennettSquare*† Chester	See West Chester.
Kingston*† ..... Luzerne	B. W. Davis.
Kinzua*† ..... Warren	See Warren.
▲Kittanning*† .Armstrong	NEALE & PAINTER.
Knox*† ..... Clarion	See Clarion.
Knoxville*† ..... Tioga	Henry A. Ashton.
Kutztown*† .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† ..... Bucks	J. B. Slackhouse.
Lansdale*† .Montgomery	A. R. PLACE.
Lansford*† ..... Carbon	See Tamaqua.
▲Laporte*† ..... Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† ..... Lebanon	LEE L. GRUMBINE.
Leechburg*† .Armstrong	Thomas J. Van Giesen.
Lehighton*† ..... Carbon	T. A. Snyder.
▲Lewisburg*† ..... Union	ALFRED HAYES.
▲Lewistown*† ..... Mifflin	Elder & Son.
Ligonier*† Westmorel'nd	See Greensburg.
Lincoln* ..... Lancaster	See Lancaster.
Linesville*† ..... Crawford	See Meadville.
Lititz*† ..... Lancaster	See Manheim.
Littlestown*† .... Adams	H. C. Hinkle.
▲Lock Haven*† ... Clinton	CHARLES CORSS.
Lykens*† ..... Dauphin	See Millersburg.
Mahanoy City*† .Sc'ylkill	J. J. BROWN.
Mahoningtown*† .L'rn'ce	A. L. Hogen.
Malvern*† ..... Chester	See West Chester.
Manheim*† .... Lancaster	J. B. Stroh.
Mansfield*† ..... Tioga	F. W. Clark.
Marietta*† .... Lancaster	D. B. Case.
Martinsburg*† ..... Blair	S. B. Sysinger.
▲Mauchchunk*† ... Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*† .Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	W. A. APPLEGATE.
McKees Rocks*† .Alleg'y	See Allegheny.
McVeytown* ..... Mifflin	See Lewistown.
▲Meadville*† .... Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† ..... Delaware	G. E. Darlington.
▲Mercer*† ..... Mercer	W. H. Cochran.
Mercersburg*† .Franklin	See Chambersburg.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	W. N. Koontz.
▲Middleburg*† ..... Snyder	F. E. Bower
Middletown*† ..Dauphin	A. E. BRANDT.
Mifflinburg*† ..... Union	J. A. Beard.
▲Mifflintown*† ..... Juniata	WILBERFORCE SCHWEYER.
▲Milford*† ..... Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown† ..... Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Milton*† .Northumb'land	WILLIAM H. HACKENBERG.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† .. Wash'n	THOMAS H. BAIRD.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*† Nor'mberl'd	V. AUTEN.
Mt. Jewett*† .... McKean	H. S. Rogers.
Mount Joy*† .. Lancaster	F. A. Ricker.
Mt.Pleasant*† Westm'l'd	N. A. CORT.
Mount Union*† H'nt'gd'n	See Huntingdon.
Mountville*• ...Lancaster	See Columbia.

Town and County.	Name.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† .... Lebanon	See Lebanon.
Nanticoke*† .... Luzerne	JAMES M. FRITZ.
Nazareth*• .Northampton	Calvin T. Smith.
New Bethlehem*† .Clar'n	D. M. Geist.
▲New Bloomfield*† .Perry	J. W. Shull.
New Brighton*† .Beaver	Harry Calhoon.
New Castle*•† .. Lawrence	J. NORMAN MARTIN.
New Holland*† Lancast'r	A. W. Snader.
NewKensing'n*† W's'm'd	See Allegheny.
New Oxford*† ... Adams	See Hanover.
Newport*† ..... Perry	James M. Sharon.
Newtown*† ..... Bucks	George A. Jenks.
Newville*† ..Cumberland	H. W. McCrea.
NewWilming't'n*• Law'nce	D. F. McCready.
Norristo'n*† M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*† ..... Erie	D. R. Cushman.
North Wales*† M'ntgo'ry	See Norristown.
Oil City*† ..... Venango	ASH, SPEER & McSWEENEY.
Orbisonia*† .Huntingdon	J. M. Steese.
Orwigsburg*† .Schuylkill	See Schuylkill Haven.
Osceola*• ..... Tioga	Charles Tubbs.
Osceola Mills*† Clearfield	See Houtzdale.
Oxford*† ..... Chester	W. T. Fulton.
Palmyra*† ..... Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*† ... Chester	A. T. Parke.
Parnassus*† Westmorel'd	John M. Kennedy.
Patton*† ..... Cambria	R. Somerville.
PenArgyl*† Northampt'n	N. D. Chase.
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*† .... Fayette	See Fayette City.
▲Philadelphia*† ..... Phila.	A. J. & L. J. BAMBERGER, 608 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONRAD & MIDDLETON, 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*† .....Centre	George W. Zeigler.
Phœnixville*† ...Chester	H. H. GILKYSON.
Pinegrove*† ...Schuylkill	F. V. Filbert.
▲Pittsburg*† ...Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
Pittston*† ..... Luzerne	S. M. PARKE.
Plymouth*† ..... Luzerne	D. L. & J. Q. Creveling.
Port Allegany*† .McKe'n	S. W. SMITH.
Portersville*† ..... Butler	See Butler.
Port Royal*† ..... Juniata	See Mifflintown.
Pottstown*† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*† ...Schuylkill	JAMES W. CARLIN.
Prospect*† ..... Butler	See Butler.
Punxsutawney*† .Jef'n	JACOB L. FISHER.
Quakertown*† .... Bucks	John V. Ommeron.
Quarryville*† ..Lancaster	See Lancaster.
▲Reading*† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*† ..... York	See York.
Reedsville*† ..... Mifflin	A. Reed Hayes.
Renovo*† ..... Clinton	Brown & Rogers.
Reynoldsville*† .Jefferson	M. M. Davis.
▲Ridgway*† ..... Elk	H. A. HALL.
Rimersburg*† ..... Clarion	See Bethlehem.
Rochester*† ..... Beaver	A. P. MARSHALL.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Royersford*•† M'tgomery	E. L. HALLMAN.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•†.....Indiana	See Indiana.
Sandy lake*•†.....Mercer	J. H. Robb.
Sayre*•†.....Bradford	Stewart & Stephens.
Schuylkill Haven*•†Sc'k'l	J. A. Moecker.
Schwenkville*•† .Montg'y	See Norristown.
Scottdale*•† Westmorel'd	William L. Ulery.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*•† ....Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•†...Allegheny	O. S. Richardson.
Shamokin*•†. North'mb'd	SAMUEL HECKERT.
Sharon*•†.....Mercer	A. W. WILLIAMS.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•†.....Mercer	James A. Pierce.
Shenandoah*•†.. Sch'ylk'l	M. M. BURKE.
Shippensburg*•†....Cu'b'd	E. J. McCune.
Shrewsbury*•† ..... York	W. G. Allen.
Siegfried*•†.Northampton	See Catasauqua.
Slatington*•† ..... Lehigh	D. D. Roper.
Slipperyrock*.... Butler	See Butler.
▲Smethport*•†.... McKean	GARTON & RICHMOND.
▲Somerset*•†.... Somerset	KOOSER & KOOSER.
Souderton*•† Montgom'y	Henry M. Brownback.
S.Bethlehem*•†...No'h'p'n	J. D. BRODHEAD.
Spartansburg*•†. Cra'fo'd	See Titusville.
Springboro*•†... Crawford	See Conneautville.
Spring City*•†....Chester	Charles S. Wagoner.
Steelton*•†..... Dauphin	F. B. Wickersham.
Stewartstown*•†.... York	W. B. Gemmill.
St. Mary's*•†.....Elk	E. J. Wimmer.
St. Petersburg*•†.Clarion	See Clarion.
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*•†....Monroe	STAPLES & ERDMAN.
Sugargrove*..... Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†....Schuylkill	H. B. GRAEFF.
Tarentum*•†....Allegheny	Kennedy & Smith.
Tidioute*•†.....Warren	See Warren.
▲Tionesta*•†.....Forest	S. D. Irwin.
Titusville*•†....Crawford	SAMUEL GRUMBINE.
▲Towanda*•†.....Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*•†.... Schuylkill	R. S. BASHORE.
Troy*•†..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek*•†.Allegheny	Homer L. Castle.
Tyrone*•†.....Blair	G. L. OWENS.
Ulysses*•..... Potter	A. S. Burt.
Union City*•†.....Erie	Sproul & Morrow.
▲Uniontown*•†.....Fayette	L. H. FRASHER.
Vandergrift*•Westmorl'd	James S. Whitworth.
Verona*•†.....Allegheny	See Allegheny.
▲Warren*•†..... Warren	SMITH & ANDREWS.
▲Washington*•† Washi'g'n	JOHN H. MURDOCK.
Waterford*†.....Erie	J. A. Bolard.
Watsontown*•†.North'l'd	W. F. Shay.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*•†.... Greene	SAMUEL M. SMITH.
▲Wellsboro*•†..... Tioga	F. E. Watrous.
▲West Chester*•†..Chester	A. P. REID.
Westfield*•†..... Tioga	D. W. Baldwin.
West Grove*•†....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†.....Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	W. P. Carter.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*•† Allegheny	George W. Herriott.
Windber*•†.....Somerset	See Somerset.
Wrightsville*•†..... York	See Columbia.
Wyalusing*•†...Bradford	E. A. Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	ROBERT J. LEWIS.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*•.....Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony*•†.....Kent	Eugene F. Waner.
Ashaway*....Washington	See Westerly.
▲Bristol*•†.....Bristol	Samuel Norris, Jr.
Centerville*•†..... Kent	See Providence.
Central Falls*•†.....Prov.	See Providence.
Coventry*•†..... Kent	See Anthony.
Cranston*•†... Providence	See Providence.
▲East Greenwich*•†. .Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†. Washing'n	See Westerly.
▲Kingston*•†. Washington	See Westerly.
Narragansett Pier*•†Wash	See Wakefield.
¶▲Newport*•†....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†...Providence	N. W. Littlefield.
Pascoag*•†... Providence	Edward F. Lovejoy.
Pawtucket*•† Providence	JOHN J. FITZGERALD.
Phenix*•.....Kent	See Anthony.
¶▲Providence*•† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slaterville*.. Providence	See Woonsocket.
Wakefield*•† Washington	F. C. Olney.
Warren*•†.....Bristol	GEORGE L. COOKE.
Warwick*•..... Kent	See East Greenwich.
Westerly*•†..Washington	OLIVER H. WILLIAMS.
Wickford*•†. Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*•†....Abbeville	PARKER & GREENE.
▲Aiken*•†.....Aiken	HENDERSONS.
Allendale*•†.... Barnwell	See Denmark.
▲Anderson*•†.....Anderson	TRIBBLE & PRINCE.
▲Bamberg*•†..... Bamberg	John R. Bellenger.
▲Barnwell*•†.... Barnwell	R. A. Ellis.
Batesburg*•†.. Lexington	See Edgefield.
▲Beaufort*•†..... Beaufort	W. J. VERDIER.
Belton*•†.....Anderson	See Greenville.
▲Bennettsville*•† Marlboro	T. W. Boucher.
Blackburg*•†.... Cherokee	E. A. Trescot.
Blackville*•†.. Barnwell	See Denmark.
Branchville*•†Orangeb'rg	W. H. Reedish.
▲Camden*•† .....Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*•†....Chesterfield	Stevenson & Matheson.
Chester*•†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*•†..... Laurens	See Laurens.
Clio*•† .....Marlboro	T. W. Boucher.
¶▲Columbia*•†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•†.....Horry	R. B. Scarborough.
▲Darlington*•†. Darlington	WOODS & MACFARLAN.
Denmark*•†.... Bamberg	S. G. Maryfield.
Dillon*•†.....Marion	Sellens & Sellens.
Easley*•†.....Pickens	See Pickens.
▲Edgefield*•†.... Edgefield	A. S. TOMPKINS.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*•†..... Florence	P. A. WILCOX.
Fort Mill*•†..... .....York	See Rockhill.
▲Gaffney*•†..... Cherokee	Wallace & Otts.
▲Gergetown*•†Georget'wn	Walter Hazard.
▲Greenville*•†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*•†.... Hampton	James W. Moore.
Heath Springs*Lancaster	See Lancaster.
Johnston*•† ....Edgefield	See Edgefield.
Kershaw*•†..... Lancaster	E. D. Blakeney.
▲Kingstree*•†. Williamsb'g	T. M. Gilland.
▲Lancaster*•†... Lancaster	ERNEST MOORE.
▲Laurens*•†..... Laurens	W. H. MARTIN.
▲Lexington*•†.. Lexington	Efird & Dorcher.
▲Manning*•†.... Clarendon	W. C. Davis.
▲Marion*•†..... Marion	C. A. WOODS.
McColl*•†..... Marlboro	See Bennettsville.
▲Monks Corner*•†Berkeley	See Charleston.
Mullins*•†.....Marion	See Marion.
▲Newberry*•†... Newberry	J. Y. CULBREATH.
Newry* .....Oconee	See Walhalla.
▲Orangeburg*•† Orangeb'g	JAMES F. IZLAR.
Pelzer*•†..... Anderson	See Greenville.
Pendleton*•†... Anderson	R. W. Simpson.
▲Pickens*.....Pickens	Julius E. Boggs.
Prosperity*•†.. Newberry	See Newberry.
Ridgeway*•†.....Fairfield	R. A. Means.
Rock Hill*•†.....York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*•†..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	J. JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*•†Orangeb'g	See Orangeburg.
Summerville*•† Dorch'ter	H. A. M. Smith.

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Town and County.	Name.
▲Sumter*†..... Sumter	LEE & MOISE.
Timmonsville*†Florence	See Florence.
▲Union*†..... Union	HYDRICK & SAWYER.
Varnville*†.... Hampton	J. W. Moore.
▲Walhalla*†..... Oconee	R. A. Thompson.
▲Walterboro*†.. Colleton	Griffin & Padgett.
Westminster*†.... Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*†... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*†..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*†..... Brown	C. M. STEVENS.
Alcester*†..... Union	See Elk Point.
▲Alexandria*†.... Hanson	E. E. Wagner.
Alpena*†..... Jerauld	L. N. Loomis.
Andover*†..... Day	See Webster.
Arlington*†.. Kingsbury	E. W. Smith.
▲Armour*†..... Douglas	JOHN T. MATHEWS.
Artesian*†..... Sanborn	See Woonsocket.
Aurora*†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. R. Green.
▲Bellefourche*†.....Butte	T. W. La Fleiche.
Beresford*†..... Union	CHARLES W WOLBERT.
Bigstone*†..... Grant	F. F. Moore.
Bijon Hills*..... Brule	S. E. Wilson.
Blunt*†..... Hughes	See Pierre.
Bowdle*†..... Edmunds	A. F. Le Claire.
Bradley*†..... Clark	See Clark.
Bridgewater*†.. McCook	E. L. Abel.
Bristol*†..... Day	See Webster.
▲Britton*†..... Marshall	Byron Abbott.
▲Brookings*†.. Brookings	CHEEVER & HALL.
Bryant*†..... Hamlin	L. W. Stoeckel.
Canastota*..... McCook	See Salem.
Canova*†..... Miner	See Howard.
▲Canton*†..... Lincoln	HUNDSON & FORREST.
Carthage*†..... Miner	See Howard.
Castalia*.....Charles Mix	See Edgerton.
▲Castlewood*†..... Hamlin	Ezra Adams.
Centerville*†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*†.....Brule	James Brown.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Clearlake*†.....Deuel	T. J. LAW.
Colman*†..... Moody	See Dell Rapids.
Columbia*†..... Brown	I. Hunsberger.
Conde*†.....Spink	David Robertson.
Custer*†.....Custer	E. L. Grantham.
▲Davis*†..... Turner	See Parker.
▲Deadwood*†.. Lawrence	MARTIN & MASON.
Dell Rapids*†Minnehaha	R. W. Hobart.
Desmet*†.....Kingsbury	E. S. Johnson.
Doland*†.....Spink	Korns & Clark.
Edgmont*†...Fall River	T. F. McConville.
Edgerton*....Charles Mix	G. P. HARBEN.
Egan*†.....Moody	See Flandreau.
Elk Point*†..... Union	H. M. Wallace.
Elkton*†..... Brookings	Alexander & Hooker.
Emery*†..... Hanson	See Alexandria.
Erwin*†..... Kingsbury	A. W. Stone.
Estelline*†..... Hamlin	M. S. Liebenstein.
Eureka*†.....McPherson	James M. Brown.
▲Fairfax*..... Gregory	E. M. Starcher.
Fairview*†.....Lincoln	See Canton.
▲Faulkton*†..... Faulk	Frank Turner.
▲Flandreau*†..... Moody	GEORGE RICE.
▲Fort Pierre*†.....Stanley	Homer & Stewart.
Frankfort*†.....Spink	See Redfield.
Frederick*†..... Brown	J. C. Simmons.
Freeman*†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*†..Minnehaha	Orr & Rodabaugh.
Gary*†..... Deuel	Ashley L. Houghton.
▲Gettysburg*†..... Potter	F. B. PATTERSON.
Groton*†..... Brown	F. E. Campbell.
Harrison*..... Douglas	See Armour.
Hartford*†.. Minnehaha	See Sioux Falls.
Hecla*†..... Brown	See Aberdeen.
Hetland*†..... Kingsbury	F. W. McGinness.
▲Highmore*†..... Hyde	F. M. Barnes.
Hill City*†...Pennington	See Rapid City.
Hitchcock*†..... Beadle	E. Wilson.
▲Hot Springs*† Fall River	LOOMIS S. CULL.
▲Howard*†..... Miner	Farmer & Farmer.
Hudson*†..... Lincoln	A. R. Jamison.
Hurley*†..... Turner	John W. Edmunds.
▲Huron*†.....Beadle	PYLE & TAYLOR.
▲Ipswich*†..... Edmunds	C. H Barron.
Irene*†..... Clay	See Yankton.
Iroquois*†... Kingsbury	C. G. Swafford.
Jefferson*†..... Union	See Elkpoint.
Keystone*.... Pennington	See Hill City.
Kimball*†..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R. Abel.
Langford*†.... Marshall	See Britton.
Lead*†..... Lawrence	G. B. Thompson.
Lennox*†..... Lincoln	See Canton.
▲Leola*..... McPherson	See Eureka.
Lesterville*†... Yankton	A. S. Dunning.
▲Madison*†..... Lake	J. H. Williamson.
Mellette*†.....Spink	A. A. TWICHELL.
Menno*†.... Hutchinson	W. Dimock.
▲Millbank*†.....Grant	GEORGE S. RIX.
▲Miller*†..... Hand	JOHN PUSEY.
▲Mitchell*†.... Davison	T. J. SPANGLER.
Montrose*†.....McCook	M. A. Butterfield.
▲Mound City*....Campbell	A. Sutherland.
Mount Vernon*†Davison	See Mitchell.
▲Oscoma*..... Lyman	J. G. Bartine.
Oldham*†.....Kingsbury	See Desmet.
▲Olivet*..... Hutchinson	M. T. Halphide.
▲Onida*.....Sully	J. H. Gropengieser.
▲Parker*†..... Turner	B. H. Hurd.
Parkston*†..Hutchinson	John G. Hawley.
Pierpoint*†..... Day	See Webster.
¶▲Pierre*†..... Hughes	IVAN W. GOODNER.
▲Plankinton*†.....Aurora	S. H. Bakewell.
Platte..... Charles Mix	G. B. HARBEN.
Pukwana*†..... Brule	See Chamberlain.
▲Rapid City*†.Pennington	WOOD & BUELL.
▲Redfield*†.....Spink	STERLING & MORRIS.
Revilio*†..... Grant	H. E. Jones.
▲Salem*†..... McCook	E. H. Wilson.
Scotland*†..Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*†..... Roberts	R. O. Pearson.
Spearfish*†.... Lawrence	R. F. Crawford.
Spencer*†..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*†..... Meade	CHARLES C. POLK.
Summit*†..... Roberts	See Wilmot.
Toronto*†..... Deuel	See Clear Lake.
Tripp*†..... Hutchinson	See Armour.
▲Tyndall*†... Bonhomme	W. T. Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*†..... Brown	See Groton.
▲Vermillion*†..... Clay	J. A. COPELAND.
Viborg*†..... Turner	See Parker.
Vienna*†..... Clark	See Clark.
Volga*†..... Brookings	A. S. Mitchell.
Wakonda*†.....Clay	See Centerville.
Warner*†..... Brown	See Aberdeen.
▲Watertown*†.Codington	IRVIN H. MYERS.
Waubay*†..... Day	See Webster.
▲Webster*†..... Day	FRANK SEARS.
Wessington*†.....Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler*.... Charles Mix	D. P. Lamb.
White*†.....Brookings	Charles H. Farrell.
WhiteLake*†.....Aurora	A. H. Henneous.
Whiterock*†.....Roberts	See Sisseton.
Whitewood*†..Lawrence	See Deadwood.
Willowlake*†.....Clark	See Clark.
▲Wilmot*†.....Roberts	HOWARD BABCOCK.
Wolsey*†..... Beadle	Chenoweth Bros.
▲Woonsocket*†.. Sanborn	J. T. Kean.
Worthing*†.....Lincoln	See Canton.
▲Yankton*†.....Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo*.....Crockett	Isaac K. Revelle.
Alexandria*..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City*..Cheatham	J. J. Lenox.
▲Athens*†..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*†.... Bedford	W. B. Bates.
Bells*†.....Crockett	Eugene Casey.
▲Benton*.....Polk	B. B. C. Witt.
▲Blountville*.....Sullivan	H. H. Smith.
▲Bolivar*†..... Hardeman	Wood & McNeal.
Bristol*†..... Sullivan	CURTIN & HAYNES.
▲Brownsville*†. Haywood	J. W. E. MOORE.
▲Byrdstown*.....Pickett	W. J. Chilton.
▲Camden*†..... Benton	S. L. Peeler.
▲Carthage*†..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
Centerville*†....Hickman	CLAGETT & FLOWERS.
▲Charlotte*..... Dickson	Morris & Cook
▲Chattanooga*†.Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*†.... Montg'y	LEECH & SAVAGE.
▲Cleveland*†..... Bradley	J. C Ramsey.

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▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coalcreek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*● ..... Putnam	A. Algood.
▲Covington*†; ..... Tipton	C. B. Simonton.
▲Crossville* .. Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*† Clab'ne	J. H. S. Morrison.
▲Dandridge*† ..... Jefferson	Eugene Holtzinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* ..... Decatur	J. A. England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*† ..... Weakley	T. K. Reynolds.
▲Dunlap*† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	D. B. JOHNSON.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*† ..... Lincoln	W. B. LAMB.
▲Franklin*† ..... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*† Davidson	Pardue & Bass.
Gordonsville*● ..... Smith	E. M. McDonald.
▲Greeneville*† ..... Greene	Shoun & Susong.
Greenfield*† ..... Weakley	J. C James.
Halls*● ..... Lauderdale	See Dyersburg.
Harriman*† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust, Jr.
▲Henderson*† ..... Chester	T. F Stubblefield.
Humboldt*† ..... Gibson	J. A. Collingsworth.
▲Huntingdon*† ..... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*† ..... Madison	ROBERT W. HAYNES.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Goins.
JohnsonCity*† Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*† Law'ce	W. R. King.
▲Lebanon*† ..... Wilson	McCLAIN & McCLAIN.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*† ..... Marshall	W. P. McClure.
▲Lexington*† .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*† ..... Loudon	G W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*† ..... Giles	See Pulaski.
▲Madisonville*† ..... Monroe	McCroskey & McCroskey.
▲Manchester*† ..... Coffee	Cross & Ramsey.
Martin*† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*● ..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*† ..... Carroll	See Huntingdon.
▲McMinnville*† ..... Warren	LIND & HOODENPYL.
▲Memphis*† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† ..... Gibson	S. R. CLARK.
▲Morristown*† .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*† .. Jefferson	C. T. Rankin.
▲Mountain City* .. Johnson	Donnelly & Donnelly.
Mount Pleasant*† Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*† ... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*† ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
Newport*† ..... Cocke	H. N. Cate.
Obion*† ..... Obion	See Union City.
▲Ooltewah*† ..... James	See Chattanooga.
▲Paris*† ..... Henry	J. C. SWEENEY.
Petersburg*† ..... Lincoln	See Fayetteville.
▲Pikeville*† ..... Bledsoe	John C. Myers.
▲Pulaski*† ..... Giles	HUME R. STEELE.
▲Ripley*† ..... Lauderdale	Thomas Steele.
Rockwood*† ..... Roane	T. A. WRIGHT.
▲Rogersville*† ... Hawkins	J. O. Phillips.
Rutherford*† ..... Gibson	A. J. Elwie.
Rutledge*† ..... Grainger	A. F. Bryan.
▲Savannah* ..... Hardin	Broyles & McDougall.
▲Selmer*† ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*† ..... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*† ..... Fayette	H. C. Moorman.
South Pittsburg*† Marion	M. M. Allison.
▲Sparta*† ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*† ..... Rhea	R. C. M. Cunningham.
▲Springfield*† .. Robertson	A. E. GARNER.
Sweetwater*† ..... Monroe	Young & Young.
▲Tazewell*● ..... Claiborne	H. Y. Hughes.
▲Tiptonville* ..... Lake	W. W. Cochran.
Tracy City*† ..... Grundy	J. B. Ferguson.
▲Trenton*† ..... Gibson	WALKER & HUNT.
Trimble*† ..... Dyer	See Newbern.
Troy* ..... Obion	J. G. Smith & Son.
Tullahoma*† ..... Coffee	Davidson & Aydelott.
▲Union City*† ..... Obion	L. S. PARKS.
▲Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*† ..... Bedford	C. S. Ivie.
Watertown*● ..... Wilson	A. P. Womock.
▲Waverly*† ... Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* ..... Wayne	John F. Morrison.
▲Winchester*† .. Franklin	EMBREY & TAYLOR.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† ..... Taylor	JOHN BOWYER.
▲Albany*† .... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*† ..... Nueces	See Corpus Christi.
▲Alpine*† ..... Brewster	L. F. Fishback.
Alvarado*† ..... Johnson	I. A. Patton.
Alvin*† ..... Brazoria	L. F. Fishback.
Alvord*† ..... Wise	J. W. Bashaw.
▲Amarillo*† ..... Potter	Plemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*† ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*† San Pat'io	See Corpus Christi.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*† ..... Tarrant	J. O. W. Pinney.
▲Athens*†● ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*† ..... Cass	O'Neal & Allday.
¶▲Austin*† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*† ..... Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera* ..... Bandera	J. R. Storms.
▲Barstow*† ..... Ward	See Pecos.
Bartlett*† .... Williamson	See Belton.
▲Bastrop*† ..... Bastrop	OREGAIN & GARWOOD.
▲Batesville* ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*† ... Jefferson	GREEN & GREEN.
▲Beeville*† ..... Bee	J. C. CRISP
▲Bellville*† ..... Austin	Blake & Holland.
▲Belton*† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*† ..... Burnet	See Burnet.
▲Bigspring*† ..... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† ..... Lamar	See Paris.
▲Boerne*† ..... Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*† ..... Montague	W. C. NEWMAN.
▲Brackettville*† ... Kinney	W. L. CLAMP.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Brady* ..... McCulloch	F. M. Newman.
Brandon*† ..... Hill	See Hillsboro.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*† ..... Robertson	J. W. Woods.
▲Brenham*† .. Washington	CAMPBELL & PENNINGTON.
Bridgeport*† ..... Wise	C. A. Bridgeman.
▲Brownsville*† .. Cameron	JAMES B. WELLS.
▲Brownwood*† .... Brown	JENKINS & McCARTNEY.
▲Bryan*† ..... Brazos	DOREMUS & BUTLER.
Burkeville* ..... Newton	Blake & Smith.
▲Burnet*† ..... Burnet	J. G. Cook.
Burton*† ..... Washington	J. J. McCain.
▲Caldwell*† ..... Burleson	Alexander & Heslip.
Calvert*† ..... Robertson	Field & Taylor.
▲Cameron*† ..... Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*† ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	Haynes & Reese.
▲Canyon*† ..... Randall	See Amarillo.
▲Carrizo*† ..... Zapata	See Pearsall.
▲Carrizo Springs* .. Dimmit	See Pearsall.
▲Carthage*† ..... Panola	Claude Pollard.
Castroville* ..... Medina	See Uvalde.
▲Center* ..... Shelby	L. O. B. RICHARDSON.
Centerville* ..... Leon	Dean & Dean.
▲Channing*† ..... Hartley	W. Boyce.
Chico*† ..... Wise	John L. Morris.
▲Childress*† ..... Childress	W. T. McConnell.
Cisco*† ..... Eastland	J. J. Butts.
▲Clairemont* ..... Kent	See Snyder.
▲Clarendon*† ..... Donley	H. B. White.
▲Clarksville*† .. Red River	Chambers & Dook.
▲Claude*† ..... Armstrong	Ira Webster.
▲Cleburne*† ..... Johnson	GOLDSMITH & WALKER.
Clifton*† ..... Bosque	J. C. O'Bryan.
▲Coldspring* .. San Jacinto	Felix G. Bryan.
▲Coleman*† ..... Coleman	T. R. AUSTIN.
▲Colorado*† ..... Mitchell	W. B. Crockett.
Columbia*† .... Brazoria	J. N. Shapard.
▲Columbus*† .... Colorado	GEORGE McCORMICK.
▲Comanche*† .. Comanche	L. B. Russell.
Commerce*† ..... Hunt	T. W. Thompson.
▲Conroe*† .. Montgomery	T. E. Humphrey.
▲Cooper*† ..... Delta	L. L. Wood.
▲Corpus Christi*† . Nueces	DELMA & GIVENS.
▲Corsicana*† .... Navarro	McKIE & AUTRY.
▲Cotulla*† ..... La Salle	C. H. Mayfield.
Cresson*† ..... Hood	See Cleburne.
▲Crockett*† ..... Houston	NUNN & NUNN.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*† ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*† .... Morris	J. M. Moore.
▲Dallas*† ..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*† ..... Wise	R. E. CORSWELL.
DeKalb*† ..... Bowie	W. W. Dillard.
Deleon*† ..... Comanche	A. R. Pool.
▲Delrio*† ..... Valverde	JOSEPH JONES.
Denison*† ..... Grayson	W. M. PECK.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
Detroit*† ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*† ..... Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eaglelake*† .... Colorado	W. S. Strickland.
▲Eagle Pass*† .. Maverick	J. M. GOGGIN.
▲Eastland*† ..... Eastland	D. G. Hunt.
▲Edna*† ..... Jackson	Dobbs & McCrory.
Elcampo*† ..... Wharton	W. L. Hall.
Elgin*† ..... Bastrop	See Bastrop.
▲El Paso*† ..... El Paso	BEALL & KEMP.
▲Emma* ..... Crosby	See Plainview.
▲Emory*† ..... Rains	W. H. Clendenin.
▲Ennis*† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*† .... Collin	D. P. JOHNSON.
Ferris*† ..... Ellis	M. McKnight.
Flatonia*† ..... Fayette	Lane & Lane.
▲Floresville*† ..... Wilson	B. F. BALLARD.
▲Floydada* ..... Floyd	See Plainview.
Forney*† ..... Kaufman	See Terrell.
▲Fort Davis*† .... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	See Pecos.
▲Fort Worth*† .... Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*† .... Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*▪ ..... Navarro	B. H. Johnson.
▲Gail* ..... Borden	See Snyder.
▲Gainesville*† . Galveston	STUART & BELL.
▲Galveston*† .. Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.

Town and County.	Name.
Ganado*† ..... Jackson	See Edna.
▲Garden City* .. Glasscock	See Midland.
Garland*† ..... Dallas	See Dallas.
▲Gatesville*† ..... Coryell	J. E. Walker.
▲Georgetown*† .. Will'son	SANSOM & SANSOM.
▲Giddings*† ..... Lee	J. L. Rousseau.
▲Gilmer*† ..... Upshur	Barnwell & Eberhart.
▲Glenrose* ..... Somervell	B. F. ROBERTS.
▲Goldthwaite*† ..... Mills	E. B. ANDERSON.
▲Goliad*† ..... Goliad	G. E. Pope.
▲Gonzales*† ..... Gonzales	BURGESS & HOPKINS.
▲Graham* ..... Young	Arnold & Arnold.
▲Granbury*† ..... Hood	J. J. HINER.
Grandview*† .... Johnson	F. A. Arnold.
Granger*† .... Williamson	J. W. Posey.
▲Greenville*† ..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*† .. Limestone	Farrar, Williams & Farrar.
▲Groveton*† ..... Trinity	Kenley & Stevenson.
▲Guthrie* ..... King	See Benjamin.
▲Hallettsville*† .... Lavaca	PATTON & ELLIS.
▲Hamilton*† ..... Hamilton	J. A. Eldson.
▲Hansford ..... Hansford	See Canadian.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*† ..... Robertson	Bishop & Lane.
▲Hemphill* ..... Sabine	A. D. Hamilton.
▲Hempstead*† ..... Waller	A. C. Tompkins.
▲Henderson*† ..... Rusk	J. HARVEY TURNER.
▲Henrietta*† ..... Clay	W. G. EUSTIS.
Hico*† ..... Hamilton	D. Langford.
▲Hidalgo* ..... Hidalgo	See Riogrande.
Higgins*† ..... Lipscomb	E. C. Gray.
▲Hillsboro*† ..... Hill	WEAR & MORROW.
Holland*† ..... Bell	See Temple.
▲Hondo*† ..... Medina	E. De Montel.
Honeygrove*† .... Fannin	G. W. Wells.
▲Houston*† ..... Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*† ..... Grayson	See Sherman.
Hubbard* ..... Hill	Boyd & Frisby.
▲Huntsville*† ..... Walker	McKINNEY & HILL.
Hutto*† ..... Williamson	See Taylor.
Iowapark*† ..... Wichita	Hinton Smith.
Italy*† ..... Ellis	See Waxahachie.
Itasca*† ..... Hill	M. S. Wood.
▲Jacksboro*▪ ..... Jack	E. W. Nicholson.
Jacksonville*† . Cherokee	See Rusk.
▲Jasper* ..... Jasper	W. W. BLAKE.
▲Jefferson*† ..... Marion	R. R. TAYLOR.
Jewett*† ..... Leon	See Centerville.
▲Johnson City* ..... Blanco	N. T. Stubbs.
▲Junction* ..... Kimble	Horace E. Williams.
▲Karnes City*† .... Karnes	J. C. GOODE.
▲Kaufman*† .... Kaufman	M. H. GASSETT.
Kemp*▪ ..... Kaufman	See Kaufman.
Kerens*† ..... Navarro	See Corsicana.
▲Kerrville*† ..... Kerr	Garrett & Burney.
Killeen*† ..... Bell	M. N. Baldwin.
Kosse*† ..... Limestone	See Groesbeck.
▲Kountze*† ..... Hardin	W. W. DIES.
Kyle*▪ ..... Hays	See San Marcos.
Ladonia*† ..... Fannin	R. M. Rowland.
▲Lagrange*† ..... Fayette	Lane & Lane.
▲Lampasas*† .... Lampasas	W. B. ABNEY.
Lancaster*† ..... Dallas	John W. George.
▲Laplata ..... Deaf Smith	C. A. Witherspoon.
Laporte*† ..... Harris	See Houston.
▲Laredo*† ..... Webb	DODD & MULLALLY.
Leander*† .... Williamson	See Georgetown.
Leonard*† ..... Fannin	Ross & Ross.
Lewisville*† ..... Denton	See Denton.
▲Liberty*† ..... Liberty	E. T. Branch.
▲Linden* ..... Cass	T. S. Mills.
▲Lipscomb* ..... Lipscomb	See Canadian.
▲Livingston*† ..... Polk	Hill & Hill.
▲Llano*† ..... Llano	J. H. McLean.
▲Lockhart*† ..... Caldwell	J. J. SHEPPARD.
▲Longview*† ..... Gregg	Turner & McHaney.
Lorena*† ..... McLennan	See Waco.
Lott*† ..... Falls	George A. Hodges.
▲Lubbock* ..... Lubbock	See Plainview.
▲Lufkin*† ..... Angelina	Mantooth & Townsend.
Luling*† ..... Caldwell	H. B. Story.
▲Madisonville* .... Madison	Dean & Dean.
Manor*† ..... Travis	James M. Harris.
Mansfield*▪ ..... Tarrant	W. D. House.
Marble Falls*† ... Burnet	See Burnet.
▲Marfa*† ..... Presidio	H. H. Kilpatrick.
▲Marlin*† ..... Falls	MARTIN & EDDINS.
▲Marshall*† ..... Harrison	T. P. Young.
▲Mason*† ..... Mason	Runge & Crawford.
▲Matador* ..... Motley	See Plainview.
McGregor*† .. McLennan	W. C. O'Bryan.
▲McKinney*† ..... Collin	JENKINS & McCLELLAN.
▲Memphis*† ..... Hall	C. R. Brice.
▲Menardville* ..... Menard	L. W. Ainsworth.
▲Meridian*† ..... Bosque	Robertson & Robertson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Merkel*† ..... Taylor	See Abilene.
Mesquite*† ..... Dallas	See Dallas.
Mexia*† ..... Limestone	W. E. Doyle.
▲Miami*† ..... Roberts	C. COFFEE.
▲Midland*† ..... Midland	R. H. Zane.
Midlothian*† ..... Ellis	J. H. Peebles.
Milford*† ..... Ellis	H. N. C. Davis.
Mineola*† ..... Wood	Cate & Bruce.
Mineral wells *†P'loPinto	Albert Stevenson.
▲Mobeetie* ..... Wheeler	See Amarillo.
▲Montague* ..... Montague	G. W. ALCORN.
Moody*† ..... McLennan	John S. Patterson.
Morgan*† ..... Bosque	See Meridian.
Moulton*† ..... Lavaca	See Flatonia.
Mount Calm*† ..... Hill	See Hillsboro.
▲Mt. Pleasant*† ..... Titus	S. P. Pounders.
▲Mt. Vernon*† ... Franklin	R. E. Dorenport.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*† ..... Morris	See Daingerfield.
Navasota*† ..... Grimes	G. W. L. CARR.
New Boston*† ..... Bowie	R. M. Hubbard.
▲New Braunfels*†. Comal	F. J. MAIER.
▲Newton* ..... Newton	Cheatham & Syler.
Nocona*† ..... Montague	W. D. Hagler.
▲Oakville* ..... Live Oak	F. H. Church.
▲Ochiltree ..... Ochiltree	See Higgins.
▲Odessa*† ..... Ector	See Midland.
Omaha*† ..... Morris	See Daingerfield.
▲Orange*† ..... Orange	HOLLAND, LINK & HOLLAND
Overton*† ..... Rusk	See Henderson.
▲Ozona* ..... Crockett	S. D. Foote.
▲Paducah* ..... Cottle	See Quanah.
▲Paintrock* ..... Concho	Garland & Montgomery.
▲Palestine*† ..... Anderson	B. H. GARDNER.
▲Palopinto*† ..... Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*† ..... Carson	See Amarillo.
▲Paris*† ..... Lamar	ALLEN & DOHONEY.
Parnell ..... Roberts	See Canadian.
▲Pearsall*† ..... Frio	R. W. Hudson.
▲Pecos*† ..... Reeves	T. J. Hefner.
Pilotpoint*† ..... Denton	John Collier.
▲Pittsburg*† ..... Camp	W. R. HEATH.
▲Plainview* ..... Hale	L. S. Kinder.
Plano*† ..... Collin	R. T. Shelton.
▲Pleasanton* ..... Atascosa	G. M. Martin.
Port Arthur*† . Jefferson	John L. Austin.
▲Port Lavaca*†. Calhoun	W. Wilson.
▲Quanah*† ..... Hardeman	M. M. HANKINS.
▲Quitman* ..... Wood	V. B. Harris.
▲Rayner* ..... Stonewall	See Anson.
▲Refugio* ..... Refugio	See Victoria.
▲Richmond*† .. Fort Bend	D. R. Pearson.
▲Riogrande*† ..... Starr	MONROE & SEABURY.
▲Robert Lee* ..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	Crane & Yantis.
Rockdale*† ..... Milam	N. H. Tracy.
Rockisland*† ... Colorado	See Weimar.
▲Rockport*† ..... Aransas	E. A. Stevens.
▲Rocksprings* ... Edwards	Samuel Hough.
▲Rockwall*† ..... Rockwall	W. B. Wade.
Rodgers*† ..... Bell	See Belton.
Rosebud*† ..... Falls	George W. Riddle.
Roundrock*† .. Wil'mson	R. R. Hyland.
Royse City* ..... Rockwall	See Greenville.
Runge*† ..... Karnes	E. G. Gillett.
▲Rusk*† ..... Cherokee	E. C. DICKINSON.
Saint Jo*† ..... Montague	H. W. Hunt
▲San Angelo*† Tom Green	J. T. THOMSON.
▲San Antonio*† ..... Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.
" ..... "	DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*† ..... Duval	FRANK FUILLE.
Sanger*† ..... Denton	See Denton.
▲San Marcos*† ..... Hays	W. G. Barber.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*† ... Coleman	L. V. Stockard.
Schulenburg*† .. Fayette	See La Grange.
▲Seguin*† ..... Guadalupe	J. B. Dibrell.
▲Seymour*† ..... Baylor	Britain & Glasgow.
▲Sherman*† ..... Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* ..... Irion	See San Angelo.
Shiner*† ..... Lavaca	Leonard & Gray.
▲Silverton* ..... Briscoe	See Clarendon.
▲Sinton*† .... San Patricio	See Corpus Christi.
Smithville*† .... Bastrop	S. L. Staples.
▲Snyder* ..... Scurry	C. C. Johnson.

Town and County.	Name.
▲Sonora* ..... Sutton	S. G. Taylor.
▲Stanton*† ..... Martin	See Midland.
▲Stephenville*† .... Erath	Martin & George.
▲Sterling City* .... Sterling	W. F. Kellis.
Stockdale*† ..... Wilson	G. M. Clifton.
Strawn*† ..... Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*† .... Nolan	E. P. Woodruff.
▲Tascosa*• ..... Oldham	See Amarillo.
Taylor*† ..... Williamson	FRANCIS HORACE WELCH.
Temple*† ..... Bell	BANKS & COCHRAN.
Terrell*† ..... Kaufman	William H. Allen.
Texarkana*† ..... Bowie	WEBBER & WEBBER.
▲Texline*† ..... Dallam	See Clayton, N. M.
Thornton*† ... Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* ..... McMullen	Kuykendall & Dilworth.
Timpson*† ..... Shelby	See Center.
▲Tulia* ..... Swisher	See Plainview.
▲Tyler*† ..... Smith	CAIN & KNOX.
▲Uvalde*† ..... Uvalde	GARNER & LOVE.
Van Alstyne*† .. Grayson	E. J. Humphreys.
Velasco*† ..... Brazoria	Lewis R. Bryan.
▲Vernon*† ..... Wilbarger	Bonner & Mason.
▲Victoria*† ..... Victoria	C. F. CARSNER.
▲Waco*† ..... McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*† ..... Waller	H. Paul George.
▲Wallisville* .... Chambers	See Liberty.
▲Waxahachie*† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*† .. Parker	J. M. RICHARDS.
Weimar*† ..... Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*† ..... McLennan	E. Bodell.
▲Wharton*† ..... Wharton	G. P. DOUGHERTY.
Whitesboro*† ... Grayson	J. K. Jannison.
Whitewright*† . Grayson	W. S. Vernon.
Whitney*† ..... Hill	W. T. Moore.
Whitt* ..... Parker	See Weatherford.
▲Wichita Falls*† . Wichita	MONTGOMERY & HUGHES.
Willspoint*† .. Van Zandt	W. B. Wynne.
Winnsboro*† ..... Wood	Howell & Nabors.
▲Woodville*† ..... Tyler	J. A. Mooney.
Wortham*† ... Freestone	See Mexia.
Wolfe City*† ..... Hunt	J. W. Hopkins.
Wylie*† ..... Collin	See Plano.
Yoakum*† ..... DeWitt	THOMAS SMOOT.
Yorktown*† ..... DeWitt	See Cuero.

UTAH.

American Fork*† .. Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*† ..... Beaver	W. F. Knox.
▲Brigham*† ..... Boxelder	R. H. JONES.
▲Castledale* ..... Emery	See Provo City.
▲Coalville*† ..... Summit	See Park City.
Corinne*† ..... Boxelder	H. L. Steele.
Eureka*† ..... Juab	B. N. C. Stott.
▲Farmington*† ..... Davis	Wilson & Willey.
▲Fillmore*† ..... Millard	J. A. Melville.
▲Heber* ..... Wasatch	A. C. HATCH.
▲Junction* ..... Piute	See Beaver.
▲Kanab*† ..... Kane	J. F. Brown.
Kaysville*† ..... Davis	Thomas H. Phillips.
Lehi City*† ..... Utah	P. Evans.
▲Loa* ..... Wayne	See Beaver.
▲Logan*† ..... Cache	P. E. KEELER.
▲Manti*† ..... Sanpete	WM. D. LIVINGSTON.
Mercur*† ..... Tooele	See Tooele.
▲Moab* ..... Grand	J. N. Corbin.
▲Monticello* ..... San Juan	See Dolores, Colo.
▲Morgan*† ..... Morgan	Samuel Francis.
Mt. Pleasant*† ... Sanpete	Ferdinand Ericksen.
▲Nephi*† ..... Juab	F. W. Chappell.
▲Ogden*† ..... Weber	N. J. HARRIS.
▲Panguitch*† ..... Garfield	W. P. Sargent.
Park City*† ..... Summit	D. C. McLAUGHLIN.
▲Parowan*† ..... Iron	See Panguitch.
Payson*† ..... Utah	J. E. Page.
▲Price*† ..... Carbon	See Provo City.
▲Provo City*† ..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*† ..... Sevier	I. J. STEWART.
¶▲Salt Lake City*†Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Salt Lake City*†Salt L'k (*Continued.*)	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*†.....Utah	See Provo City.
Springville*†.....Utah	See Provo City.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele* .....Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*†.....Grand Isle	J. P. Ladd.
Arlington*†.Bennington	O. M. Barber.
Bakersfield* .....Franklin	H. F. Brigham.
Barnet*†.....Caledonia	C. A. Horsford.
Barre*†.....Washington	RICHARD A. HOAR.
Barton*† .....Orleans	T. W. Baldwin.
Barton Landing*†Orleans	B. F. D. Carpenter.
Bellows Falls*†Windham	Levant M. Read.
Belvidere.....Lamoille	See Hyde Park.
▲Bennington*†Benningt'n	Barber & Darling.
Bethel*† .....Windsor	W. B. C. Stickney.
Bradford*† ..... Orange	John B. Peckett, Jr.
Braintree* .....Orange	See Chelsea.
Brandon*†.....Rutland	W. A. ATWELL.
Brattleboro*†.Windham	Waterman & Hitt.
Bristol*† .....Addison	W. W. Rider.
Burke.....Caledonia	See St. Johnsbury.
▲Burlington*†.Chittenden	CUSHMAN & SHERMAN.
Cambridge*†...Lamoille	See Hyde Park.
Canaan*†.....Essex	See Colebrook, N. H.
Castleton*†.....Rutland	HENRY L. CLARK.
Cavendish*† .....Windsor	See Ludlow.
Charleston.....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*† ..... Windsor	George L. Fletcher.
Colchester*† Chittenden	See Burlington.
Concord.....Essex	See St. Johnsbury.
Craftsberry* .....Orleans	See Hyde Park.
Danville*† .....Caledonia	See St. Johnsbury.
Derby* .....Orleans	J. G. Foster.
Derby Line*†.... Orleans	See Newport.
East Burke* ...Caledonia	C. T. A. Humphrey.
Eden*.....Lamoille	See Hyde Park.
Elmore.....Lamoille	See Hyde Park.
EnosburgF'lls*†Franklin	E. McFeeters.
Essex Jct.*† .Chittenden	See Burlington.
Fairfield*†.....Franklin	Isaac N. Chase.
Fair Haven*†....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall†..... Essex	See St. Johnsbury.
Hardwick*†... Caledonia	MELVIN G. MORSE.
Hartford*† .....Windsor	Samuel E. Pingree.
Highgate*• .....Franklin	C. G. Austin.
▲Hyde Park*†.....Lamoille	F. H. McFARLAND.
Irasburg*† .....Orleans	W. D. Tyler.
Island Pond*† .....Essex	George N. Dale.
Jamaica*† .... Windham	See Brattleboro.
Jay .....Orleans	See North Troy.
Jericho*† .... Chittenden	See Burlington.
Johnson*† .....Lamoille	B. A. Hunt.
Leicester Jct.*†.Addison	See Middlebury.
Lowell* .....Orleans	See Hyde Park.
Ludlow*† ..... Windsor	Sargent & Stickney.
Lunenburg*† .....Essex	See St. Johnsbury.
Lyndon*†.....Caledonia	J. T. Gleason.
Lyndonville*†.Caledonia	E. J. Bodwell.
▲Manchester*†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*† ...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*† .....Chittendon	See Burlington.
¶▲Montpelier*†† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*† ...Lamoille	Powers & Cheney.
▲Newfane*† .....Windham	See Brattleboro.
▲Newport*†.....Orleans	JOHN YOUNG.
N. Bennington*†B'ngton	Franklin Scott.
Northfield*†Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPownal*†Ben'gton	T. E. Brownell.
North Troy*†.....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*†.....Rutland	See Rutland.
Plainfield*†.Washington	O. L. Hoyt.
Poultney*† .....Rutland	Beaman & Platt.
Proctor*† .....Rutland	F. C. Partridge.
Proctorsville*† Windsor	S. E. Emery.
Randolph*† ..... Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*† Bennington	Faxon L. Bowen.
Richford*† .... Franklin	POWELL & POWELL.
Rockingham... Windham	See Bellows Falls.
Roxbury*†..Washington	See Northfield.
Royalton*† .....Windsor	R. C. Dennison.
▲Rutland*† .....Rutland	JOEL C. BAKER.
SouthRoyalton*†Windsor	Tarbell & Whitham.
Springfield*†.... Windsor	A. M. Allbe.
▲St. Albans*†.... Franklin	HOGAN & HOGAN.
▲St. Johnsbury*†.Caled'ia	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*†.....Orange	See Chelsea.
Swanton*†† .....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*†† .Chittenden	J. J. Monahan.
Vergennes*†† .....Addison	Frank L. Fish.
Waitsfield* .. Washington	See Montpelier.
Waterbury*†† Washingt'n	W. P. Dillingham.
Waterville* .....Lamoille	See Hyde Park.
Wells River*†.....Orange	Smith & Sloane.
Westfield* .....Orleans	See North Troy.
West Randolph... Orange	See Randolph.
White River Jc*†WRds'r	Wm. Batchelder.
Whittingham*† Windham	See Wilmington.
Wilmington*†. Windham	O. E. Butterfield.
Windsor*†.....Windsor	J. C. Enright
Winooski*† .Chittenden	See Burlington.
Wolcott*†† .....Lamoille	See Hyde Park.
▲Woodstock*†† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*†. Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*† .....Amelia	Southall & Farrar.
▲Amherst*†.....Amherst	C. L. Scott.
Appomattox†Appom'tox	W. C. Franklin.
Arrington*† .....Nelson	Brown & Loving.
Ashland*† .....Hanover	STONEWALL J. DOSWELL.
Aylett* .....King William	Wm. R. Aylett.
Basic City*†.....Augusta	See Staunton.
Beaver Dam*†..Hanover	S. Carter Redd.
▲Bedford City*†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*†.....Clarke	A. Moore, Jr.
Big Stone Gap*†....Wise	Ayers & Ayers.
Blackburg*†..Montgo'ry	W. Dunlap.
Blackstone*†...Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*†.Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*†Rock'g'm	See Harrisonburg.
Bristol*† .....Washington	See Bristol, Tenn
Buchanan*†...Botetourt	H. A. Latane.
▲Buckingham* Buck'g'h'm	W. M. Cabell.
Buenavista*†Rockbridge	C. B. GUYER.
Burkeville*†..Nottoway	See Crewe.
Cape Charles*†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*†.Alb'e'le	MICAJAH WOODS.
Chase City*†Mecklenb'rg	W. H. Smith.
▲Chatham*†...Pittsylvania	James Whitehead.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	PLEGAR & JOHNSON.
Claremont*†.....Surry	See Surry.
Clarksville*† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*†Allegheny	George F. Anderson.
▲Clintwood*.... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn* ....King George	J. E. Mason.
▲Courtland*†Southampt'n	Prince & McLemore.
▲Covington*†.. Alleghany	R. L. PARRISH.
Crewe*†..... Nottoway	W. H. Maun.
▲Culpeper*†..... Culpeper	Rixey & Barbour.
▲Cumberland*†Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*†...Pittsylvania	JULIAN MEADE.
▲Denbigh*.....Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*†Char'lte	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*...Shenandoah	See Woodstock.
▲Emporia*† ..Greenesville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	MOORE & KEITH.
▲Farmville*†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*.....Botetourt	E. V. Barley.
▲Floyd* ..... Floyd	James L. Tompkins.
Franklin*†.Southampton	J. C. Parker.
Fredericksb'rg*†Spotts'a	Thomas P. Wallace.
▲Front Royal*†....Warren	O'Flaherty & Fulton.
▲Gate City*†.....Scott	ROBERT R. KANE.
Glade Spring*†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland*... Goochland	A. K. Leake.
Gordonsville*†...Orange	Phillip Barbour.
Graham*† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague†.... Westmoreland	R. H. Beale.
▲Hampton*†Elizab'th City	S. GORDON CUMMING.
▲Hanover*†..... Hanover	G. P. Haw.
▲Harrisonburg*†. Ro'gh'm	GRATTAN & GRATTAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hay M'ket*•†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*•†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*•†.... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*•†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†. Rockbridge	D. E. MOORE.
▲Louisa*•†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*•†..... Page	WALTON & BRO.
Lynchburg*•†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*•†Prince Wil'm	Sinclair & Lion.
Manchester*•† Chestern'd	C. L. Page.
▲Marion*•†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*..... Loudoun	See Leesburg.
Millenbeck*.... Lancaster	See Lancaster.
▲Monterey* ..... Highland	Charles P. Jones.
▲Montross*. Westmoreland	R. J. Washington.
Mt. Jackson*•†Shenand'ah	L. Triplett, Jr.
Newbern*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*•†Shenandoah	Bennick & Price.
Newport News*•† Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*•†.... Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort*† Elizabeth City	See Hampton.
Onancock*..... Accomac	T. B. Quinby.
▲Orange*•†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*•†Appom't'x	W. C. Franklin.
Parksley*•†..... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*•†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†. Elizabeth City	See Hampton.
Pocahontas*•† ..Tazewell	W. W. French.
▲Portsmouth*•†.... Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•†... Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*•Prin. Anne	W. J. Whitehurst.
▲Pulaski City*•†... Pulaski	WYSOR & GARDNER.
Radford*•†. Montgomery	R. L. Gardner.
Richlands*•†.... Tazewell	H. C. Anderson.
¶▲Richmond*•†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†..... Roanoke	S. HAMILTON GRAVES.
▲Rockymount*•†. Franklin	L. W. Anderson.
Rural Retreat*•†... Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	Frank Nelson.
▲Salem*•†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*•†.. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†.. Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'ttsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*..... Greene	J. S. Chapman.
▲Staunton*•†..... Augusta	PATRICK & GORDON.
Strasburg*•†. Shenandoah	Stickley & Stickley.
▲Stuart*•†..... Patrick	P. Bouldin.
▲Suffolk*•†.... Nansemond	E. E. HOLLAND.
Sulphur Mines..... Louisa	See Louisa.
▲Surry*†..... Surry	W. B. Clarke.
▲Sussex ..... Sussex	Cocke & Son.
▲Tappahannock*.... Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† .....Newkent	R. T. Gregory.
Upperville* .....Fauquier	See Warrenton.
VirginiaBeach*•†Pr. Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†.. Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*•†. K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•† Ja'es C'y	N. L. Henley.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†..... Nelson	See Lovingston.
▲Wise*†..... Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	E. LEE TRINKLE.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† .... Chehalis	Irwin & Bridges.
Anacortes*•†..... Skagit	H. D. Allison.
▲Asotin*†..... Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† ..... Whatcom	N. A. Cornish.
Castlerock*•† .... Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† ..... Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	Millett & Harmon.
Chelan* ..... Chelan	See Waterville.
Cheney*•† ..... Spokane	John I. Merkville.
▲Colfax*•† ..... Whitman	C. M. WYMAN.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•†..... Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* ..... Island	See Port Townsend.
▲Davenport*•† .... Lincoln	H. A. P. Meyers.
▲Dayton*•† ..... Columbia	EDMISTON & MILLER.
Elberton*•† .... Whitman	See Colfax.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
Elma*•†..... Chehalis	E. L. Minard.
▲Everett*•† .....Snohomish	BLACK & EDWARDS.
Fairhaven*•†.... Whatcom	Kerr & McCord.
Farmington*•† . Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*•†..... Whitman	R. W. Roberts.
▲Goldendale* .... Klickitat	C. H. Spalding.
Hamilton*•† ..... Skagit	I. E. Shrauger.
Harrington*•†.... Lincoln	See Davenport.
Hoquiam*• ..... Chehalis	C. W. Hodgdon.
Issaquah*•† ..... King	See Seattle.
▲Kalama*•†..... Cowlitz	S. M. Heath.
Kelso*•†..... Cowlitz	J. F. Van Name.
Kettle Falls*• .... Stevens	See Colville.
Laconner*†..... Skagit	J. L. Corrigan.
Latah*•† ..... Spokane	John L. Dirks.
Marysville*•† . Snohomish	See Everett.
▲Montesano*•†.... Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†..... Skagit	E. C. MILLION.
▲New Whatcom*•†What'm	O. P. BROWN.
Northport*•†..... Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ...Whitman	R. J. Neergaard.
¶▲Olympia*•†.... Thurston	CAMPBELL & HILLS.
Orting*•†..... Pierce	See Tacoma.
Palouse*•†..... Whitman	A. A. Wilson.
▲Pasco*..... Franklin	R. Olney.
▲Pomeroy*•† ..... Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† ..... Whitman	W. H. Harvey.
Puyallup*•† ..... Pierce	H. G. Rowland.
Reardan*•†..... Lincoln	See Davenport.
Republic* ..... Stevens	MORRIS & SMITH.
▲Ritzville*•†..... Adams	W. W. ZENT.
Rockford*•† .... Spokane	A. K. Clark.
Rosalia*•† ..... Whitman	See Oakesdale.
▲Seattle*•†..... King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank.
" ..... "	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seattle*† ..... King (*Continued.*)	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*†.....Skagit	J. Henry Smith.
▲Shelton*•.... .....Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*† Snohomish	J. W. Miller.
▲South Bend*†.....Pacific	HEWEN & STRATTON.
▲Spokane*†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*.....Skamania	C. F. Moore.
▲Tacoma*†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*†.....Whitman	George N. Smith.
Uniontown*†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†.....Clarke	W. B. DANIELS.
Waitsburg*† Walla Walla	See Walla Walla.
▲Walla Walla*† W'la W'la	T. P. & C. C. GOSE.
▲Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee*†.....Chelan	Kirk & Whited.
Wilbur*†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	H. C. THURMOND.
Alderson*†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood*†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*† Morgan	J. HAMMOND SILER.
Beverly*•.....Randolph	E. D. Talbott.
Bluefield*†..... Mercer	HERBERT B. HAWES.
Bramwell*†..... Mercer	E. C. MARSHALL.
▲Buckhannon*†...Upshur	F. C. PIFER.
Cairo*†.....Ritchie	J. Newman.
Cameron*†..... Marshall	J. W. Yoho.
Ceredo*†.....Wayne	See Huntington.
¶▲Charleston*†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charlestown*†.Jefferson.	JOSEPH TRAPNELL.
▲Clarksburg*†... Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*†..... Tucker	C. O. Stricby.
▲Elizabeth*•..... Wirt	Beard & Copin.
Elkhorn*†.....McDowell	See Welch.
Elkins*†..... Randolph	C. W. Daily.
▲Fairmont*†..... Marion	E. F. HARTLEY.
▲Fayetteville*..... Fayette	C. W. Dillon.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville*..... Gilmer	Linn, Withers & Bonner.
Gormania*•..... Grant	See Petersburg.
▲Grafton*†.....Taylor	JOHN L. HECHMER.
▲Grantsville*..... Calhoun	S. P. BELL.
Guyandotte*•..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	D. E. Wilkinson.
Harper'sFerry*† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*† ..... Tucker	See Parsons.
▲Hinton*† ..... Summers	BOGGESS & BOGGESS.
Huntersville*. Pocahontas	H. S. Rucker.
▲Huntington*†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson .....Jackson	See Ripley.
Kenova*† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*†..... Mineral	W. C. CLAYTON.
Keystone*†..... McDowell	See Bluefield.
▲Kingwood*.....Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison*..... Boone	F. C. Leftwich.
Mannington*†.....Marion	C. A. Snodgrass.
▲Marlinton*.... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† .Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Boreman & Carter.
Montgomery*†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgan't'n*†. Monongalia	COX & BAKER.
▲Moundsville*†.. Marshall	Meighen & Oldham.
▲NewCumberland*†Han'k	J. R. Donehoo.
▲New Martinsville*†W'tz'l	Hall & Hall.
▲Oceana*.....Wyoming	Edward Sarver.
▲Parkersburg*† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*•..... Tucker	W. B. Maxwell.
Pennsboro*†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*†..... Barbour	Dayton & Dayton.
Piedmont*† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*†..Mason	J. S. Spencer.
▲Princeton*..... Mercer	HERBERT B. HAWES.
Pruntytown*. Taylor	See Grafton.
Ravenswood*†..Jackson	N. C. Prickett.
▲Ripley*•.....Jackson	WARREN MILLER.
▲Romney*•.....Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*† .....Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*†.....Harrison	George F. Randall.
Sistersville*† ..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*•..... Roane	WALTER PENDLETON.
St. Albans*† ... Kanawha	J. B. Whittington.
St. George*..... Tucker	See Parsons.
▲St. Marys*†..... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*†..... Braxton	B. P. & V. B. HALL.
Terra Alta*† .... Preston	O. C. Crane.
Thomas*†..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*†..... Wayne	Chapman Adkins.
Webster*•..... Taylor	W. M. Werkman.
▲Welch*†..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*†..... Brooke	JOHN C. PALMER, SR.
▲Weston*†..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*†..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*† .....Mingo	Sheppard & Goodykoontz.
▲Winfield*.....Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee.....Kewaunee	See Algoma.
Albany*† .....Green	V. S. Kidd.
Algoma*†.....Kewaunee	M. T. Parker.
▲Alma*†..... Buffalo	Robert Lees.
Amery*†.....Polk	W. T. Kennedy.
Amherst*† ..... Portage	A. J. Smith.
▲Antigo*†..... Langlade	FINUCANE & CONWAY.
▲Appleton*†...Outagamie	EDWARD G. JONES.
Arcadia*†..Trempealeau	RICHMOND & RICHMOND.
Arena*†.....Iowa	W. M. Abbott.
Argyle*†..... Lafayette	See Darlington.
▲Ashland*†..... Ashland	F. J. COLLIGNON.
Augusta*†..... Eau Claire	E. M. Bradford.
Baldwin*†..... St. Croix	Henry Anderson.
Bangor*†..... LaCrosse	See LaCrosse.
▲Baraboo*† .....Sauk	EVANS & THOMAS.
Barneveld*† .....Iowa	See Dodgeville.
▲Barron*†..... Barron	Coe Bros.
Bayfield*†..... Bayfield	W. W. Downs.
Beaverdam*†..... Dodge	M. H. UMBREIT.
Belmont*† .... Lafayette	See Benton.
Beloit*†..... Rock	F. CLEARY.
Benton*†..... Lafayette	See Darlington.
Berlin*†..... Green Lake	PERRY NISKERN.
Black Earth*†..... Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*†..... Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*†..... Chippewa	Henry Lebris, Jr.
Bloomington* .....Grant	P. Bartley.
Boscobel*†..... Grant	WILLIAM E. HOWE.
Brandon*†..Fond du Lac	David Whitton.
Brillion*†..... Calumet	S. H. Barnard.
Brodhead*†..... Green	Burr Sprague.
Burlington*†..... Racine	E. E. MILLS.
Butternut*†..... Ashland	Foster & Mars.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cadott*†.....Chippewa	F. E. Watson.
Cambria*†.....Columbia	See Portage.
Cambridge*.....Dane	See Madison.
Cashton*†.....Monroe	See Viroqua.
Cassville*†.....Grant	D. W. Clark.
Cedarburg*†.....Ozaukee	J. F. Trottman.
Centralia*†.....Wood	H. WIPPERMAN.
▲Chilton*†.....	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*†.....Rock	See Beloit.
Clintonville*†..Waupaca	F. M. Guernsey.
Colfax*†.....Dunn	See Menomonie.
Columbus*†....Columbia	W. C. Leitsch.
▲Crandon*.....Forest	Samuel Shaw.
Cuba*†.....Grant	S. E. Smalley.
Cumberland*†.....Barron	H. S. Comstock.
Darien*†.....Walworth	See Elkhorn.
▲Darlington*†...Lafayette	ORTON & OSBORN.
▲Dartford*•...Green Lake	J. C. McConnell.
Deerfield*†.....Dane	See Madison.
Delavan*†.....Walworth	D. B. Barnes.
Depere*†.....Brown	JOHN SMITH.
▲Dodgeville*†.....Iowa	J. P. Smelker.
Dorchester*†.....Clark	See Marshfield.
▲Durand*†.....Pepin	W. E. Plummer.
▲Eagle River*†.....Vilas	Colman & Colman.
East Troy*.....Walworth	See Elkhorn.
▲Eau Claire*†..Eau Claire	A. H. SHOEMAKER.
Edgerton*†.....Rock	J. P. Towne.
Edmund*†.....Iowa	See Dodgeville.
▲Elkhorn*†.....Walworth	JAY F. LYON.
▲Ellsworth*†.....Pierce	A. Combacker.
Elroy*†.....Juneau	A. H. Smith.
Evansville*†.....Rock	F. L. Jaynes.
Fennimore*†.....Grant	W. E. Lathrop.
▲Florence*†.....Florence	Max Sells.
▲Fond duLac*†Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*†Jefferson	A. M. WEBB.
Ft. Howard*†.....Brown	Sheridan & Evans.
Fountain City*†..Buffalo	Martin Fugina.
Foxlake*†.....Dodge	F. Hamilton & Son.
▲Friendship*.....Adams	J. B. Keyes
Galesville*†Trempealeau	See Arcadia.
Glenwood*†....St. Croix	See New Richmond.
Glidden*†.....Ashland	See Ashland.
▲Grand Rapids*†....Wood	H. WIPPERMAN.
▲Grantsburg*†....Burnett	S. F. Grover.
▲Green Bay*†.....Brown	FRANK H. SUFFEL.
Greenwood*•.....Clark	See Marshfield.
Hammond*†....St. Croix	See Baldwin.
Hancock*†.....Waushara	See Plainfield.
Hartford*†..Washington	H. K. Butterfield.
Hartland*†....Waukesha	H. W. Goodwin.
▲Hayward*†.....Sawyer	J. F. Riordon.
Hillsboro*.....Vernon	Smith & Webster.
Horicon*†.....Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*†.....St. Croix	BAKER & HAVEN.
▲Hurley*†.....Iron	A. L. Ruggles.
Independence*†Tr'mp'l'u	See Arcadia.
Iola*•.....Waupaca	H. J. Siverson.
Iron River*†....Bayfield	T. B. Walsh.
▲Janesville*†.....Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*†.....Jefferson	R. B. KIRKLAND.
Johnson Creek*†.Jeff'n	See Watertown.
▲Juneau*†.....Dodge	George W. Sloan.
Kankauna*†..Outagamie	John Bruemmer.
▲Kenosha*†.....Kenosha	B. O. STURGES.
▲Kewaunee*†..Kewaunee	JOHN WATTAWA.
Kiel*†.....Manitowoc	See Chilton.
Kilbourn*†.....Columbia	Thomas B. Coon.
▲La Crosse*†....La Crosse	FRUIT & GORDON.
Lafarge*•.....Vernon	See Viroqua.
Lake Geneva*†Walworth	CHARLES S. FRENCH.
Lakemills*†....Jefferson	C. S. GREENWOOD.
Lake Nebagamon*†Dg'las	See Superior.
▲Lancaster*†.....Grant	H. BUCKNER.
Linden*.....Iowa	See Dodgeville.
Lodi*†.....Columbia	S. H. Watson.
Loyal*•.....Clark	D. V. Richardson.
¶▲Madison*†.....Dane	OLIN & BUTLER.
Malden Rock*†....Pierce	A. Cook.
Manawa*†.....Waupaca	C. D. McFarland.
▲Manitowoc*†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*†...Marinette	J. B. FAIRCHILD.
Marion*†.....Waupaca	J. H. SPENGLER.
Markesan*†.Green Lake	G. T. Thorne.
Marshfield*†.....Wood	W. A. & E. C. PORS.
▲Mauston*†.....Juneau	H. W. Barney.
Mayville*†.....Dodge	Lamoreux & Husting.
Mazomanie*†.....Dane	See Madison.
▲Medford*†.....Taylor	Clinton Textor.
Melrose*.....Jackson	J. M. Hutchins.
Menasha*†....Winnebago	J. C. KERWIN.
▲Menomonie*†.....Dunn	C. E. FREEMAN.
▲Merrill*†.....Lincoln	CURTIS & REID.

Town and County.	Name.
Merrillan*†.....Jackson	Homer C. Clark.
Milton*†.....Rock	E. P. Clarke.
Milton Junction*†..Rock	Will H. Gates.
▲Milwaukee*†.Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*†.....Iowa	SPENSLEY & McILHON.
Minocqua*†.....Vilas	See Rhinelander.
Mondovi*†.....Buffalo	L. G. Gillman.
▲Monroe*†.....Green	THOMAS LUCHSINGER.
▲Montello*†.....Marquette	John Barry.
Montfort*†.....Grant	See Lancaster.
Monticello*†.....Green	See Brodhead.
Mount Horeb*†....Dane	See Madison.
Mukwonago*†Waukesha	Ferd. R. Smith.
Muscoda*†.....Grant	J. M. Cubela.
Necedah*†.....Juneau	Charles E. Babcock.
Neenah*†....Winnebago	J. C. KERWIN.
▲Neillsville*†.....Clark	CHARLES F. GROW.
New Glarus*†.....Green	T. C. Hefty.
New Lisbon*†....Juneau	J. J. Hughes.
New London*†.Waupaca	OLIVER H. DAY.
New Richmond*†St. Cr'ix	Hawkins & Hughes.
No. La Crosse*†La Crosse	See La Crosse.
Oakfield*†..Fond du Lac	See Fond du Lac.
Oconomowoc*†Wauk'ha	O. F. Jones.
▲Oconto*†.....Oconto	W. H. Webster.
Omro*†.....Winnebago	Bert. Coffman.
▲Osceola*†.....Polk	Charles H. Oakey.
▲Oshkosh*†....Winnebago	DAVIDSON & WILDE.
Osseo*†....Trempealeau	See Augusta.
Palmyra*†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*†.....Price	M. BARRY.
Plainfield*†...Waushara	Angels & Corrigan.
Platteville*†.....Grant	J. W. Murphy.
Plymouth*†..Sheboygan	M. C. MEAD.
▲Portage*†.....Columbia	E. S. BAKER.
▲PortWashington*•†Ozauk	S. M. Foster.
Poynette*†.....Columbia	See Portage.
▲PrarieduChein*†Crawf'd	Thomas & Fuller.
Prairie du Sac*†....Sauk	J. S. Tripp.
Prescott*†.....Pierce	J. S. White.
Princeton*†. Green Lake	F. E. Clark.
▲Racine*†.....Racine	PALMER & GITTINGS.
Randolph*†.....Dodge	R. D. Collins.
Readstown*•.....Vernon	See Viroqua.
Reedsburg*†.....Sauk	PATRICK DALY.
Reeseville*†.....Dodge	Edward J. Devney.
Rewey*†.....Iowa	See Mineral Point.
▲Rhinelander*†....Oneida	PAUL BROWNE
Rice Lake*†.....Barron	K. E. RASMUSSEN.
▲RichlandCenter*†Richl'd	W. S. McCORKLE.
Ripon*†.....Fond du Lac	ROY REED.
River Falls*†.....Pierce	F. M. White.
Sauk City*†.....Sauk	I. B. Quimby.
Seymour*†....Outagamie	F. M. Wilcox.
Sharon*†.....Walworth	See Elkhorn.
▲Shawano*†.....Shawano	M. J. Wallrich.
▲Sheboygan*†.Sheboygan	EDWARD VOIGT.
Sheboygan Falls*†Sh'gan	See Sheboygan.
▲Shell Lake*†...Washburn	L. H. Mead.
Shullsburg*†..Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	Thomas & Peterson.
South Milwaukee*†Mil'e	J. G. Davies.
▲Sparta*†.....Monroe	MORROW & MASTERS.
Springgreen*†.....Sauk	T. W. King.
Springvalley*†....Pierce	See Ellsworth.
Stanley*†.....Chippewa	C. B. Culbertson.
St. Croix Falls*†....Polk	MONS P. JERDEE.
▲Stevens Point*†.Portage	ATWOOD & GROELLE.
Stoughton*†.....Dane	J. M. Clancey.
▲Sturgeon Bay*†.... Door	R. P. CODY.
Sun Prairie*†.....Dane	Thomas C. Hayden.
▲Superior*†.....Douglas	GEORGE B. HUDNALL.
Thorp*†.....Clark	George B. Parkhill.
Tomah*†.....Monroe	W. B. Naylor, Jr.
Tomahawk*†....Lincoln	A. H. Woodworth.
Two Rivers*†Manitowoc	See Manitowoc.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Uniongrove*•†.... Racine	Waller & Gittings.
Viola*•..... Richland	See Richland Center.
▲Viroqua*•†..... Vernon	SMITH & GRIFFIN.
▲Washburn*•†..... Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	H. T. AMES.
Watertown*•† . Jefferson	WM. H. WOODARD.
▲Waukesha*•†.. Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD.
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*..... Waushara	Angels & Corrigan.
▲Westbend*•†. Washington	BARNEY & KUECHENMEISTER.
Westby*•† ..... Vernon	See Viroqua.
Westfield*•†.... Marquette	See Portage.
West Salem*•†. La Crosse	See La Crosse.
West Superior*•† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*•†.. Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	See Arcadia.
Whitewater*•†. Walworth	JAMES G. KESTOL.
Wilton*•†..... Monroe	See Sparta.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†..... Juneau	A. Carter.

WYOMING.

▲Basin..... Bighorn	W. S. Collins.
▲Buffalo*†..... Johnson	PARMELEE & HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†..... Converse	Charles F. Maurer.
▲Evanston*•†..... Uinta	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
Kemmerer*†..... Uinta	H. E. CHRISTMAS.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*•†Sw'tw't'r	D. A. Revvill.
Saratoga*†..... Carbon	J. J. Brown.
▲Sheridan*•†..... Sheridan	E. E. LONABAUGH.
▲Sundance*..... Crook	H. A. ALDEN.
Thermopolis*... Fremont	See Lander.
Wheatland*•†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*•† ..Kootenay	See Nelson.
Ashcroft..... Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†..... Kootenay	See Nelson.
Bennett..... Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†..... Kootenay	J. A. Harvey.
Golden*•† Yale & Carabo	See Revelstoke.
Grand Forks*..... Yale	HANNINGTON & MORRISON.
Greenwood*..... Yale	I. H. Hallett.
Kamloops*•†..... Yale	W. H. Whittaker.
Kaslo*•† ..... Kootenay	McAnn & Mackay.
Nakusp*•† ..... Kootenay	See Nelson.
Nanaimo*•†..... Nanaimo	BARKER & POTTS.
Nelson*•†..... Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	R. B. Kerr.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*•†. Kootenay	G. L. McCarter.
Robson*†..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY, HAMILTON & LE MAISTRE.
Salmo*..... Kootenay	See Nelson.
Sandon*•† ..... Kootenay	Frank L. Christie.
Slocan ..... Kootenay	F. S. Andrews.
Trail*•†..... Kootenay	See Nelson.
Vancouver*•† New Westminster	WILSON & SENKLER. Solicitors for Bank of Montreal.
Vernon*•†..... Yale	FRED BILLINGS.
Victoria*•†..... Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*•†..... Kootenay	John F. Burns.

MANITOBA.

Altona*•†..... Lisgar	See Winnipeg.
Birtle*•† ..... Marquette	Mickle & Tingley.
Boissevain*•† Turtle Mt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† ..... Lisgar	F. A. Brown.
Cartwright*•† ..... Lisgar	See Pilot Mound.
Crystal City*•†.... Lisgar	See Winnipeg.
Cypress River*•† Macd'ld	C. E. Bastin.
Dauphin*•†.... Marquette	A. E. Wilkes.
Deloraine*•†. Turtle Mt n	J. A. Mather.
Emerson*•† ..Provencher	D. Forrester.
Gladstone*•†..Macdonald	D. Smith.
Glenboro*•†.. Macdonald	F. H. Mitchell.
Gretna*•† ..... Lisgar	Harvey T. Maulson.
Hamiota*•† .... Marquette	M. B. Jackson.
Hartney*•† ..... Selkirk	G. St. J. Hallen.
Holland*•† ....Macdonald	H. L. Riscon.
Killarney*•† ..... Lisgar	A. G. Hay.
Manitou*•† ..... Dufferin	W. F. Ellis.
McGregor*•†..... Norfolk	See Carberry.
Melita*•† ..... Brandon	J. L. Crerar.
Miami*•† ..... Lisgar	F. A. Brown.
Minnedosa*•†..Marquette	R. Hill Myers.
Morden*•† ..... Lisgar	H. L. Lemon.
Morris*•† ....Provencher	See Emerson.
Neepawa*•†...Macdonald	Howden & Howden.
Oak Lake*•†..... Brandon	See Brandon.
Pilot Mound*•†.Macd'n'ld	W. A. Donald.
Plum Coulee*•†.... Lisgar	See Winnipeg.
Portage la Prairie*•† Macdonald	D. A. Macdonald.
Rapid City*•† .Marquette	R. A. Nelles.
Russell*•† .....Marquette	See Rapid City.
Selkirk*†..... Selkirk	John O Reilly.
Shoal Lake*•†.Marquette	James MacDonald.
Souris*•†..... Brandon	J. A. Taylor.
Stonewall*•†..... Selkirk	See Winnipeg.
St. Pierre ..... Carillon	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†..... Brandon	Goulter & Singer.
Wawanesa*•†.... Brandon	J. H. Ingram.
Winkler..... Lisgar	See Winnipeg.
Winnipeg*•† ... Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*†† .... Gloucester	Gilbert & Gilbert.
Campbellton*•†.. Rest'che	Murray & McLatchy.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†..Victoria	John M. Stevens.
Fredericton*•†..... York	ARTHUR R. SLIPP.
Grand Falls*•†.. Victoria	See Edmundston.
Hartland*•†..... Carleton	See Woodstock.
Hillsboro*•† ..... Albert	See Moncton.
Kingston*†..... Kent	See St. John.
Moncton*•†.Westmorel'd	R. W. HEWSON.
New Castle*•†.N'thuml'd	E. P. WILLISTON.
Sackville*•†.Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*•† Westmoreland	W. A. Russell.
St. Andrews*•†..Charlotte	F. H. Grimmer.
St. John*•†..... St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*•† ..... Kings	White, Allison & King.
Woodstock*•†...Carleton	D. McLEOD VINCE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEWFOUNDLAND.

Town and County.	Name.
Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Town and County.	Name.
Battleford*† Sas'k'h'n	See Prince Albert.
Calgary*▲† Alberta	J. A. BANGS.
Dawson City Alberta	C. N. Woodworth.
Edmonton*▲† AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*▲† Assiniboia	W. Peel.
Indian Head*▲† Assiniboia	T. W. Jackson.
Lethbridge*▲† Alberta	C. I. P. Conybeare.
McLeod*▲† Alberta	Haultain & Mackenzie.
Medicine Hat*▲† Assinib'a	C. R. Mitchell.
Moose Jaw*▲† Assiniboia	William Grayson.
Moosomin*▲† Assiniboia	White, Elwood & Gwillen.
Pincher Creek*▲† Alberta	See McLeod.
Prince Albert*†... Sas'h'n	James McKay.
Qu Appelle*... Assiniboia	A. D. Dickson.
Qu Appelle Stn*▲† Assin'ia	A. D. Dickson.
Regina*▲† Assiniboia	HAMILTON & JONES.
So.Edmonton*▲ Alberta	A. C. Rutherford.
Wapella*▲† Assiniboia	See Regina.
Whitewood*▲† Assiniboia	See Regina.
Wolseley*▲† Assiniboia	Levi Thomson.
Yorkton*▲† Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Town and County.	Name.
Acadia Mines*†.Colch'ter	See Truro.
Amherst*▲†..Cumberland	TOWNSEND & ROGERS.
Annapolis*▲†...Annapolis	Fred W. Harris.
Antigonish*▲† Antigonish	J. A. WALL.
Barrington*†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Bear River*▲†..... Digby	Jones & Nichols.
Berwick*▲†.....Kings	See Kentville.
Bridgetown*▲†.Annapolis	O. T. Daniels.
Bridgewater*▲†.Lunenb'g	H. T. Ross.
Canning*▲† .....Kings	See Kentville.
Canso*†.....Guysboro	See Guysborough.
Clarke's Harbor*Sheib'ne	See Shelburne.
Dartmouth*▲†.... Halifax	See Halifax.
Digby*▲†.....Digby	T. C. Shreve.
Glace Bay†..Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*▲† .....Halifax	ALFRED WHITMAN.
Kentville*▲† ..... Kings	W. P. Shaffner.
Lawrencetowne†. Halifax	See Annapolis.
Liverpool*† ..... Queens	John George Pyke.
Lockeport*†...Shelburne	See Shelburne.
Londonderry*▲†Colchester	See Truro.
Lunenburg*▲† Lunenburg	Charles W. Lane.
Maitland*†.....Hants	See Truro.
Middleton*▲†... Annapolis	W. G. Parsons.
New Glasgow*▲†.. Pictou	Fraser, Jennison & Graham.
North Sydney*▲†C.Breton	Murray & MacKenzie.
Oxford*▲† ...Cumberland	C. H. Onley.
Parrsboro*▲† Cumberland	H. W. McKenna.
Pictou*▲† .....Pictou	W. B. IVES.
PortHawkesb'y*▲†Invern's	George O. Forsyth.
Port Hood*▲† ...Inverness	Samuel Macdonnell.
Shelburne*▲†....Shelburne	John Hood.
Sherbrooke*▲†... Guysboro	See Guysborough.
Shubenacadie*▲† ...Hants	A. Kirkpatrick.
Springhill*▲..Cumberland	A. W. Foster.
Stellarton*▲†.....Pictou	See Pictou.
St. Peter's*▲† .. Richmond	See Port Hawkesbury.
Sydney*▲† ...Cape Breton	WM. A. G. HILL.
Truro*▲†.....Colchester	Hugh MacKenzie.
Westville*▲† ..... Pictou	See Pictou.
Weymouth*▲†.....Digby	J. A. Grierson.
Windsor*▲† ..... Hants	E. J. MORSE.
Wolfville*▲†.....Kings	E. Sidney Crawley.
Yarmouth*▲† ..Yarmouth	E. H. ARMSTRONG.

ONTARIO.

Town and County.	Name.
Acton*▲† .....Halton	W. A. McLean.
Ailsa Craig*▲†.Middlesex	See St. Marys.
Alexandria*▲†.Glengarry	A. L. Smith.
Alliston*▲† ..... Simcoe	Fisher & Bell.
Almonte*▲† ..... Lanark	Greig & Jamieson.
Alvinston*▲† ... Lambton	Hannah & Burnham.
Amherstburg*▲†....Essex	F. A. Hough.
Arkona*† .....Lambton	See Watford.
Arnprior*▲†.....Renfrew	Dulmage & Burwash.
Arthur*▲†.....Wellington	M. M. McMartin.
Athens*▲†.....Leeds	W. A. Lewis.
Atwood*▲†.....Perth	See Listowel.
Aurora*▲† ..... York	T. H. Lennox.
Avonmore*▲†.. Stormont	See Cornwall.
Aylmer*▲† .....Elgin	Miller & Backhouse.
Ayr*▲† .....Waterloo	See Galt.
Barrie*▲†.....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*▲†.... Lincoln	See Hamilton.
Beaverton*▲†.....Ontario	T. Earnest Godson.
Beeton*▲† ..... Simcoe	See Alliston.
Belleville*▲†.....Hastings	F. E. O'FLYNN.
Berlin*▲†.....Waterloo	A. Miller.
Blenheim*▲† ..... Kent	R. L. Gosnell.
Blyth*▲† ..... Huron	A. S. Dickson.
Bolton*▲†.....Peel	A. A. Miller.
Bothwell*▲†..... Kent	George L. Taylor.
Bowmanville*▲† .Durham	J. Keith Galbraith.
Bracebridge*▲†..Muskoka	Mahaffy & Ashworth.
Bradford*▲†.....Simcoe	Mark Scanlon.
Brampton*▲† ..... Peel	R. H. Pringle.
Brantford*▲† .....Brant	BAIRD & HENDERSON.
Brigden*▲† .....Lambton	See Sarnia.
Brighton*▲†.No'umberl'd	J. W. Gordon.
Brockville*▲† ..... Leeds	WOOD & STEWART.
Brussels*▲† ..... Huron	G. F. Blair.
Burford*▲†..... Brant	See Brantford.
Burks Falls*▲†..Muskoka	Stephen T. Evans.
Burlington*▲† ..... Halton	E. H. Cleaver.
Campbellford*▲† N'hm'l'd	D. J. Lynch.
Cannington*▲† ...Ontario	A. J. Reid.
Carleton Place*▲† Lanark	C. McIntosh.
Cayuga*▲†.....Haldimand	Colter & Goodman.
Chatham*▲†.....Kent	WILSON, KERR & PIKE.
Chatsworth*▲† ..... Grey	See Owen Sound.
Chesley*▲† ..... Bruce	H. O. Langley.
Chesterville*▲†...Dundas	W. B. Lawson.
Chippawa*▲† .... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*▲†.... Wellington	See Harriston.
Clinton*▲†.....Huron	W. Brydon.
Cobourg*▲†N'th'umberl'd	FRANK M. FIELD.
Colborne*▲† N'thumberl'd	W. L. Payne.
Coldwater*†▪. ....Simcoe	J. Brookoski.
Collingwood*▲†... Simcoe	HY. ROBERTSON.
Comber*▲† ..... Essex	See Essex.
Cookstown*▲†... Simcoe	See Alliston.
Cornwall*▲†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*▲†..... Simcoe	See Barrie.
Dashwood*..... Huron	R. H. Collins.
Delhi*▲†..... Norfolk	See Simcoe.
Deseronto*▲† ... Hastings	George E. Deroche.
Drayton*▲†... Wellington	A. S. Lown.
Dresden*†..... Kent	J. W. Sharpe.
Drumbo*▲†..... Oxford	See Brantford.
Dundalk*▲†..... Grey	I. B. Lucas.
Dundas*▲† ... Wentworth	T. H. A. BEGUE.
Dunnville*▲†.. Haldimand	W. D. Swayze.
Durham*▲†..... Grey	J. P. Telford.
Dutton*▲† ..... Elgin	C. St. Clair Leitch.
Eganville*▲† .... Renfrew	W. Lawson.
Elmira*▲† ..... Waterloo	See Berlin.
Elmvale*▲† ..... Simcoe	W. F. W. Lent.
Elora*▲†..... Wellington	Henry Wissler.
Embro*†..... Oxford	See Woodstock.
Erin*▲†..... Wellington	See Fergus.
Essex*▲†..... Essex	E. A. Wisner.
Exeter*▲† ..... Huron	R. H. Collins.
Fenelon Falls*▲† Victoria	McLaughlin & McDearmid.
Fergus*▲†.....Wellington	N. M. Monro.
Flesherton*.....Grey	Lucas & Wright.
Florence*▲† .... Lambton	See Bothwell.
Fordwich*▲†.....Huron	See Blyth.
Forest*▲†.....Lambton	Wm. J. Porte.
Fort FrancesRainy Ri'er	See Rat Portage.
Fort William*▲† ..Algoma	W. L. Morton.
Galt*▲† .....Waterloo	E. J. BEAUMONT.
Gananoque*† ..... Leeds	W. B. Carroll.
Georgetown*▲†....Halton	G. S. Goodwillie.
Glencoe*▲†.....Middlesex	Stuart, Stuart & Ross.
Goderich*▲†.....Huron	PHILIP HOLT, *Q. C.*
Gore Bay*..... Algoma	See Sault Ste. Marie.
Grand Valley*▲† Dufferin	J. A. V. Preston.
Gravenhurst*▲† Muskoka	B. H. Ardagh.
Grimsby*▲† ..... Lincoln	See Hamilton.
Guelph*▲†.....Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*▲† Haldimand	S. E. Lindsay.
Hamilton*▲†..Wentworth	CARSCALLEN & CAHILL.
Hanover*▲† ..... Grey	See Durham.
Harriston*▲†..Wellington	A. G. Campbell.
Harrow*▲†..... Essex	See Windsor.
Hastings*▲† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*▲†..Prescott	O'BRIAN & HALL.
Hensall*▲†..... Huron	H. J. D. Corkle.
Hespeler*▲† .... Waterloo	See Berlin.
Highgate*▲†..... Kent	See St. Thomas.
Huntsville*▲†... Muskoka	O. M. Arnold.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Ingersoll*•† .....Oxford	HEGLER & HEGLER.
Inwood*•† .....Lambton	See Sarnia.
Iroquois*•† .....Dundas	A. E. Overell.
Jarvis*•† .....Haldimand	C. E. Bourne.
Keewatin*•† ...R'ny R. D.	H. A. Langford.
Kemptville*•†... Grenville	T. K. Allen.
Kincardine*•† .....Bruce	W. C. Loscombe.
Kingston*•†... Frontenac	SMYTHE & LYON.
Kingsville*•† ..... Essex	W. A. Smith.
Lakefield*•†... Peterboro	O. A. Langley.
Lanark*•† .....Lanark	Andrew Haydon.
Lansdowne*•† ..... Leeds	See Brockville.
Leamington*•† ..... Essex	W. T. Easton.
Lindsay*•† ..... Victoria	MOORE & JACKSON.
Listowel*•† ..... Perth	F. R. Blewett.
London*•† ..... Middlesex	CRONYN & BETTS.
Lucan*•† ..... Middlesex	Wm. McDiarmid.
Lucknow*•† .....Bruce	P. V. Malcomson.
Lynden*•† ... Wentworth	William T. Henderson.
Madoc*•† ..... Hastings	Wm. Cross.
Markdale*•† .....Grey	P. McCullough.
Markham*•† ..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*•† .... Nipissing	D. A. Dunlap.
Meaford*•† .....Grey	C. T. Sutherland.
Merlin*•† .....Kent	See Blenheim.
Merrickville*•†Grenville	A. E. Baker.
Midland*•† ..... Simcoe	John Rowe.
Mildmay*•† .....Bruce	See Walkerton.
Millbrook*•† .... Durham	R. Ruddy.
Milton*•† ..... Halton	V. Chisholm.
Milverton*•† .....Perth	See Listowel.
Mitchell*•† .....Perth	Dent & Thompson.
Morrisburg*•†..... Dundas	J. P. Whitney.
Mount Forest*•†. Wel'ton	R. O. Kilgour.
Napanee*•† .....Lennox	WILSON & WILSON.
Newcastle*•† .... Durham	E. H. McLean.
New Hamburg*†. W't'rl'o	William Millar.
New Market*•† ..... York	T. J. Robertson.
Niagara Falls*•†. Welland	F. W. HILL.
North Bay*•† ...Nipissing	BROWNING & SENKLER.
Norwich*•† ..... Oxford	T. Brown.
Norwood*•† ....Peterboro	W. A. F. Campbell.
Oakville*•† ..... Halton	D. O. Cameron.
Oil Springs*•†...Lambton	Isaac Greenizen.
Orangeville*•† .. Dufferin	W. L. Walsh.
Orillia*•† .....Simcoe	S. S. Robinson.
Orono*•† ..... Durham	See Bowmanville.
Oshawa*•† ..... Ontario	C. A. JONES.
Ottawa*•† ..... Carleton	BISHOP & SMITH.
Otterville*•† ..... Oxford	See Woodstock.
Owen Sound*•† .....Grey	Kilbourn & Kilbourn
Paisley*•† ..... Bruce	Hector C. Cowan.
Pakenham*•† .... Lanark	See Perth.
Palmerston*•† Wellington	Drew & Downs.
Paris*•† .....Brant	Gordon J. Smith.
Parkdale*•† ..... York	John Douglas.
Parkhill*•† ..... Middlesex	E. Goodman.
Parry Sound*•†McDoug'll	Pirie & Stone.
Pembroke*•† ....Renfrew	J. H. Burritt.
Penetanguishene*•†Simc'e	A. B. Thompson.
Perth*•† .....Lanark	Hall & Hall.
Peterboro*•†...Peterboro	HALL & HAYES.
Petrolia*•† .....Lambton	Moncruff & Gansby.
Pickering*•† .....Ontario	Dow & McGilloray.
Picton*•†.Prince Edward	G. O. Alcorn.
Pt. Arthur*•† Th'rBayDis.	F. H. Keefer.
Port Colborne*•† Welland	G. S. Macdonald.
Port Elgin*•† .....Bruce	C. Dalrymple.
Port Hope*•† .....Durham	H. A. WARD.
Port Perry*•† .....Ontario	H. L. Ebbels.
Port Rowan*•†...Norfolk	See Simcoe.
Prescott*•† .....Grenville	F. J. French.
Preston*•† ..... Waterloo	C. R. Hanning.
RatPortage*•†RainyR.Dis	Langford & Moran.
Renfrew*•† .....Renfrew	Craig & Wilson.
Richmond Hill*†.... York	A. G. J. Lawrence.
Ridgetown*•† .....Kent	W. E. Gundy.
Ripley*•† .....Bruce	F. L. Pearson.
Rodney*•† .....Elgin	H. Falconer Jell.
Sarnia*•† .....Lambton	GURD & KITTERMASTER.
SaultStc.Marie*•† Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*•† ..... Huron	R. S. Hays.
Shelburne*•† .....Dufferin	G. M. Vance.
Simcoe*•† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*•†...Lanark	Lavell & Farrell.
Southampton*•† ....Bruce	See Port Elgin.
Springfield*•† .....Elgin	See Toronto.
Stayner*•† .....Simcoe	Hood & Sullivan.
St. Catharines*•† .Lincoln	COLLIER & YALE.
St. George*•† ..... Brant	See Paris.
Stirling*•† .....Hastings	See Belleville.
St. Marys*•† .....Perth	E. W. Harding.
Stouffville*•† .....York	C. RUSSELL FITCH.
Stratford*•† .....Perth	IDINGTON & ROBERTSON.
Strathroy*•† ...Middlesex	J. Follinsbee.
St. Thomas*•† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*•†Nipiss'g	Harry D. Leask.
Sudbury*•† .....Nipissing	J. Fowler.
Sunderland*•†....Ontario	T. W. Chapple.
Tara*•† .....Bruce	C. E. Start.
Tavistock*•† .....Oxford	Douglas, Alexander & McTavish.
Teeswater*•† .....Bruce	J. J. Stephens.
Thamesville*•† .....Kent	See Chatham.
Thedford*•† .... Lambton	See Sarnia.
Thessalon*•† .... Algoma	See Sault Ste. Marie.
Thornbury*•†..... Grey	Wilson & Dyre.
Thorold*•†..... Welland	COLLIER & BURSON.
Tilbury*•† .....Kent	D. A. McDonald.
Tilsonburg*•† .....Oxford	J. CARRUTHERS.
Toronto*•† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*•†Y'rk	J. A. J. Andrews.
Tottenham*•† .....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*•† .....Hastings	C. W. Craig.
Unionville*•† .....York	See Toronto.
Uxbridge*•† .....Ontario	S. S. SHARPE.
Vankleek Hill*•† Prescott	F. W. Thistlewaite.
Walkerton*•† ..... Bruce	A. Collins.
Walkerville*•† .....Essex	C. H. Robinson.
Wallaceburg*•† ..... Kent	Frazer & Jackson.
Waterford*•† ....Norfolk	W. B. Wilkinson.
Waterloo*•† ....Waterloo	William Reade.
Watford*•† .....Lambton	Alexander Saunders.
Welland*•† .....Welland	Raymond & Cohoe.
Westport*•† .....Leeds	See Brockville.
Wheatley*•† .....Kent	See Leamington.
Whitby*•† .....Ontario	G. Y. Smith.
Wiarton*•† .....Bruce	W. J. Ferguson.
Winchester*•† ....Dundas	GEORGE L. HART.
Windsor*•† .....Essex	CLEARY & SUTHERLAND.
Wingham*•† .....Huron	J. A. Morton.
Woodbridge*•† ..... York	See Toronto.
Woodstock*•† ....Oxford	FINKLE & MULLEN.
Woodville*•† ....Victoria	See Lindsay.
Wyoming*•† ....Lambton	See Sarnia.
Yarker*•† .....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*†.....Prince	See Summerside.
Charlottetown*•† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*•†.... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*•† Beauh'ois	Thomas Brossoit.
Bedford*•†.... Missisquoi	H. Butler.
Berthier en Haut*•Berth'r	V. Allard.
Buckingham*•†... Ottawa	F. A. Beaudry.
Chambly*•†..... Chambly	P. B. Benoit.
Chicoutimi*•† Chicoutimi	L. G. Belley.
Coaticook*•†... Stanstead	G. H. St. Pierre.
Cookshire*•†... Compton	L. E. Charbonnell.
Cowansville*•† Missisquoi	J. C. McCorkill.
Danville*•† ....Richmond	See Richmond.
Farnham*•† ...Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*•†..... Shefford	See Cowansville.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*•† ..... Ottawa	C. B. MAJOR.
Huntingdon*•† .Hunt'don	A. E. Mitchell.
Iberville*•†.....Iberville	See St. Johns.
Joliette*•†.....Joliette	J. M. Tellier.
Knowlton*•†.....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*•†. Jacq's Cartier	See Montreal.
Lachute*•†.... Argenteuil	G. E. Bampton.
L'Epiphanie*•† L'Ass'pt'n	J. E. Faribault.
Laprairie*•†.... Laprairie	See Montreal.
Laurentides*.L'Assomp'n	R. T. Beaudoin.
Levis*•†..... Levis	Charles Darveau.
Longueuil*•†.....Ch'mbly	See Montreal.
Louiseville*•† Maskino'ge	A. L. Desaulniers.

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Town and County.	Name.	Town and County.	Name.
Magog*† ..... Stanstead	See Sherbrooke.	Richmond*†.... Richmond	P. S. G. McKenzie.
Malbaie† .....Charlevoix	See Fraserville.	Rimouski*▲† ....Rimouski	N. Bernier.
Marieville*▲†.... Rouville	H. G. Paulin.	Riviere du Loup*▲†Tem'ta	See Fraserville.
Mile End*▲† ...Hochelaga	See Montreal.	Roberval*▲†...Chicoutimi	See Quebec.
Montmagny*▲†Montm'g'y	See Levis.	Shawville*▲†.....Pontiac	See Ottawa.
Montreal*▲†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.	Sherbrooke*▲† Sherbro'ke	WHITE, CATE & WELLS.
		Sorel*▲† .....Richelieu	Ethier & Lefebore.
		Stanbridge*†E. Missisquoi	Z. V. Cornell.
		Stanstead*▲† ....Stanstead	M. F. Hackett.
		St. Cesaire*▲† ....Rouville	See Montreal.
		St. Cunegonde Hochelaga	See Montreal.
		Ste. Anna de la Perade*▲† Champlain	See Quebec.
		Ste. Marie* .....Quebec	See Three Rivers.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.	Ste.TheresaDeBl'inv'le*▲† Terrebonne	See Montreal.
		St. Francois*▲†DeLaBe'ce	See Montreal.
		St. Francois-du-Lac▲† Yamaska	See Nicolet.
		St. George* ..... Beauce	See Quebec.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.	St. Henri*▲† ... Hochelaga	See Montreal.
		St. Hyacinthe*▲†St. Hy'he	FONTAINE & FONTAINE.
		St. Jean Baptiste*Hoch'ga	See Montreal.
		St. Jerome*▲† Terrebonne	W. B. Nantel.
		St. Johns*▲† .... St. Johns	Paradis & Paradis.
		St. Johns Suburb*†Quebec	See Quebec.
		St. Laurent*†Jacq's Cartier	See Montreal.
		St. Remi*▲† .. Napierville	D. Monet.
		St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
		St. Sauveur* ..... Quebec	See Quebec.
		ThetfordMines*▲†Mega'le	See Quebec.
		Three Rivers*▲†St. Mau'ce	N. L. De Noncourt.
		Valleyfield*▲†. Beauharn's	L. J. Papineau.
		Victoriaville*† Athabaska	Crepeau & Crepeau.
		Waterloo*▲† ..... Shefford	Charles A. Nutting.
		Westmount*†..Hochelaga	A. R. Johnson.
Murray Bay*†. Charlevoix	See Fraserville.		
Nicolet*▲† ..... Nicolet	See Three Rivers.		
Ormstown*▲†Chateaugu'y	See Huntingdon.		
Papineauville*▲†.. Ottawa	See Hull.		
Pa pebiac*† Bonaventure	See Rimouski.		
Plessisville*†.... Megantic	See Victoriaville.		
Pt.St.Charles*▲† Hoch'aga	See Montreal.		
Quebec*▲† .....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.		

THE FIRST NATIONAL BANK

Corner Monroe and Dearborn Streets, CHICAGO.

Capital and Surplus, ... $8,000,000.

OFFICERS.

JAMES B. FORGAN, President. GEO. D. BOULTON, Vice-President. DAVID R. FORGAN, Vice-President.
RICHARD J. STREET, Cashier. HOLMES HOGE, Ass't Cashier. FRANK E. BROWN, Ass't Cashier.
AUGUST BLUM, Ass't Cashier. CHARLES N. GILLETT, Ass't Cashier.
EMILE K. BOISOT, Manager Bond and Foreign Exchange Department.
JOHN E. GARDIN, Assistant Manager Bond and Foreign Exchange Department. FRANK O. WETMORE, Auditor.

STATEMENT OF CONDITION JANUARY 1, 1901.

ASSETS.

Loans and Discounts	$38,944,564.23	
Less Discount to Maturity at 4½ per cent	223,702.78	38,720,861.45
United States Bonds (par value)		1,300,000.00
Other Bonds (market value)		5,085,117.09
National Safe Deposit Co. (Bank Building)		350,000.00
Cash Resources,		
Due from Banks (Eastern Exchange)	$ 9,541,803.99	
Checks for Clearing House	3,615,762.07	
Cash on hand	17,782,158.97	
Due from U. S. Treasurer	82,000.00	31,021,725.03
		$76,487,703.57

LIABILITIES.

Capital Stock Paid in	$ 5,000,000.00
Surplus Fund	2,000,000.00
Other Undivided Profits	1,251,465.71
Dividend No. 75, payable January 2, 1901	150,000.00
Circulating Notes	996,300.00
City and County Taxes, 1900	55,356.23
Deposits	67,034,581.63
	$76,487,703.57

DIRECTORS.

SAM'L W. ALLERTON.
WILLIAM L. BROWN.
JAMES B. FORGAN.
SAM'L M. NICKERSON.
GEO. T. SMITH.
JOHN H. BARKER.
D. MARK CUMMINGS.
DAVID R. FORGAN.
EUGENE S. PIKE.
JOHN A. SPOOR.
GEO. D. BOULTON.
CHAS. H. CONOVER.
NELSON MORRIS.
NORMAN B. REAM.
OTTO YOUNG.

A General Banking and Foreign Exchange Business Transacted.

All Classes of High-grade Investment Bonds Bought and Sold.
Accounts of Merchants, Banks, Bankers, and Corporations Solicited.
Drafts for Sale on Principal Cities and Towns in the United States.

Travelers' Circular Letters of Credit issued, available in all parts of the world. Commercial Credits furnished for use in Importation of Merchandise from Foreign Countries. Transfers by Cable to the leading Cities of Europe, Asia, and Australia.

Collections Carefully Made and Promptly Accounted for on Moderate Terms.

SAFE DEPOSIT VAULTS IN BASEMENT.
Corner of Dearborn and Monroe Sts. Entrance on Dearborn St.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

J. W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. BURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - $500,000.00
SURPLUS, - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

DIRECTORS

J. W. CABANISS, President.
W. R. ROGERS, of Geo. T. Rogers' Sons, Wholesale Grocers.
R. E. PARK, Capitalist.
H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
S. S. DUNLAP.
SAM MAYER, of Mayer & Watts.
N. B. CORBIN.
W. A. DOODY.
J. H. WILLIAMS.

New York Correspondents.—HANOVER NATIONAL BANK, MERCANTILE NATIONAL BANK.
Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $2,000,000.

OFFICERS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BEN. S. MAYER, Asst. Cashier.

BOARD OF DIRECTORS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
HENRY BOTSFORD, Packer.
JAMES H. DOLE, of J. H. Dole & Co., Commission.
H. C. DURAND, President Durand & Kasper Co., Wholesale Grocers.
J. OGDEN ARMOUR, of Armour & Co.
WM. G. HIBBARD, of Hibbard, Spencer, Bartlett & Co., Wholesale Hardware.
BERTHOLD LOEWENTHAL, Capitalist.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business

Friday, June 29, 1900.

RESOURCES.

Loans and Discounts	$15,930,249 87	
Other Stocks and Bonds,	870,995 17	$16,801,245 04
U. S. Bonds to secure Circulation		700,000 00
Overdrafts		11,455 56
Real Estate		40,850 39
Due from Banks and U. S. Treasurer	$7,609,658 85	
Cash	6,709,363 60	14,319,022 45
		$31,872,573 44

LIABILITIES.

Capital Stock Paid in	$ 2,000,000 00
Surplus Fund	400,000 00
Undivided Profits	317,964 31
Circulation	700,000 00
Deposits	28,454,609 13
	$31,872,573 44

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

TRAVELERS! ...SHIPPERS! YOU NEED IN YOUR BUSINESS THE RAND-McNALLY Railway Guide and Hand Book. AMERICAN RAILWAY GUIDE CO. 164-166 Adams St., Chicago.

Capital, $500,000.00
Surplus, 400,000.00

AMERICAN EXCHANGE BANK,

ST. LOUIS, MO.

WALKER HILL, President.
EPHRON CATLIN, Vice-Pres't.
L. A. BATTAILE, Cashier.
EMISON CHANSLOR, Ass't Cashier.

Kountze Brothers

BANKERS

BROADWAY AND CEDAR STREET, NEW YORK

ACCOUNTS OF BANKS AND BANKERS

Received upon the most favorable terms, and every convenience extended to correspondents for the proper and expeditious transaction of business.

An opportunity to fully state terms and facilities will be appreciated.

LETTERS OF CREDIT

Issued for the use of travelers available in all parts of the world, and SPECIAL FACILITIES and TERMS furnished to BANKS and BANKERS for transacting this business.

CORRESPONDENCE CORDIALLY INVITED AND WILL RECEIVE PROMPT ATTENTION AND REPLY.

First National Bank

MILWAUKEE, WIS.

Capital $1,000,000
Surplus and Profits . 600,000

FARMERS' AND MILLERS' BANK, 1853.
FIRST NATIONAL BANK, 1863.
FIRST NATIONAL BANK, REORGANIZED, 1882.

Transacts a General Banking and Foreign Exchange Business....

Collections Promptly Made and Remitted. Correspondence Invited.

INVESTMENT BONDS

We offer carefully selected Municipal, Street Railway, Gas, and Water Bonds, netting from 4 to 6 per cent per annum. Descriptive list and full information furnished. Correspondence invited.

A. C. FROST & COMPANY, BANKERS,
108 La Salle Street, CHICAGO.

THE

American Trust AND Savings Bank,

CHICAGO.

Capital and Surplus, $ 1,250,000
Deposits, ... 13,000,000

ACCOUNTS OF BANKS AND BANKERS SOLICITED, AND CORRESPONDENCE RELATIVE TO THE ESTABLISHMENT OF ACCOUNTS INVITED.

E. A. POTTER, President.
G. B. SHAW and JOY MORTON, Vice-Presidents.
J. R. CHAPMAN, Cashier.
JOHN JAY ABBOTT, Assistant Cashier.
O. C. DECKER, Assistant Cashier.
FRANK H. JONES, Secretary.
W. P. KOPF, Assistant Secretary.

OMAHA NATIONAL BANK...OMAHA, NEB.

UNITED STATES DEPOSITORY.

THE

Hanover National Bank,

9 and 11 NASSAU STREET,

NEW YORK CITY.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,000,000
DEPOSITS, . . 60,800,000

JAS. T. WOODWARD, President
JAS. M. DONALD Vice-President
WM. HALLS, Jr., Vice-President
WILLIAM LOGAN, Cashier
WM. I. LIGHTHIPE, Assistant Cashier
ELMER E. WHITTAKER, Assistant Cashier
HENRY R. CARSE, 2nd Assistant Cashier
ALEX D. CAMBELL, 2nd Assistant Cashier

MASON, LEWIS & CO. BANKERS, CHICAGO, Jackson Blvd. and Dearborn St. BOSTON, 50 Devonshire St.

MUNICIPAL RAILROAD CORPORATION BONDS Street Railway and Gas Companies.

Choice Issues. LIST ON APPLICATION.

OMAHA NATIONAL BANK...OMAHA, NEB.